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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Insurance Company
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	AR Rate Change/PPA-AR-01-07/26/2012-01		

## Filing at a Glance

Company:	Auto-Owners Insurance Company
Product Name:	Private Passenger Auto
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	07/26/2012
SERFF Tr Num:	AOIC-128552075
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	PPA-AR-01-07/26/2012-01
Effective Date	10/10/2012
Requested (New):	
Effective Date	11/15/2012
Requested (Renewal):	
Author(s):	Hilary Ludema, Corey DeGoffau, Nicole Smith, Chasity Dawson, Karen Milmine, Rose Cross, Altaf Pirani, James Godair, Steven Shedlock, Torye Santucci, Adam Dancer, Christine Ferrini, Kyle Borgman, Shannon Chaffee, Tarah Ross
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	08/16/2012
Disposition Status:	Filed
Effective Date (New):	10/15/2012
Effective Date (Renewal):	11/15/2012
State Filing Description:	

**State:** Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto  
**Project Name/Number:** AR Rate Change/PPA-AR-01-07/26/2012-01

**Filing Company:** Auto-Owners Insurance Company

## General Information

Project Name: AR Rate Change  
Project Number: PPA-AR-01-07/26/2012-01  
Reference Organization:  
Reference Title:  
Filing Status Changed: 08/16/2012  
State Status Changed:  
Created By: Torye Santucci  
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed  
Domicile Status Comments: Does not apply to domicile state.  
Reference Number:  
Advisory Org. Circular:  
  
Deemer Date:  
Submitted By: Tarah Ross

### Filing Description:

The Auto-Owners Insurance Company of Lansing, Michigan submits for your review the following rate and rule filing. This filing will result in an overall +1.7%, or \$166,216, for our Private Passenger Automobile program. The changes submitted will apply to all Private Passenger Automobiles and Miscellaneous Vehicles rated under our Standard, Premier, and A+ programs.

The proposed effective dates are as follows:

New Business: October 10 2012

Renewals: November 15, 2012

Please see the Supporting Documentation tab for a detailed cover letter explaining the changes.

## Company and Contact

### Filing Contact Information

Hilary Ludema, Manager, Personal Auto  
Actuarial  
6101 Anacapri Blvd  
Lansing, MI 48917

ludema.hilary@aoins.com  
  
517-323-1284 [Phone]  
517-323-8796 [FAX]

### Filing Company Information

Auto-Owners Insurance Company	CoCode: 18988	State of Domicile: Michigan
P.O. Box 30660	Group Code: 280	Company Type: PC
Lansing, MI 48909-8160	Group Name: Auto-Owners Ins	State ID Number:
(800) 346-0346 ext. [Phone]	Group	
	FEIN Number: 38-0315280	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100.00 for Auto-Owners Insurance Company
Per Company:	No

Company	Amount	Date Processed	Transaction #
Auto-Owners Insurance Company	\$100.00	07/26/2012	61220692

**SERFF Tracking #:** AOIC-128552075

**State Tracking #:**

**Company Tracking #:** PPA-AR-01-07/26/2012-01

**State:** Arkansas

**Filing Company:** Auto-Owners Insurance Company

**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:** Private Passenger Auto

**Project Name/Number:** AR Rate Change/PPA-AR-01-07/26/2012-01

**Check Number**

**Check Amount**

**Check Date**

\$0.00

State:	Arkansas	Filing Company:	Auto-Owners Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	AR Rate Change/PPA-AR-01-07/26/2012-01		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/16/2012	08/16/2012

## Objection Letters and Response Letters

### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/02/2012	08/02/2012

### Response Letters

Responded By	Created On	Date Submitted
James Godair	08/03/2012	08/07/2012

State:	Arkansas	Filing Company:	Auto-Owners Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	AR Rate Change/PPA-AR-01-07/26/2012-01		

## Disposition

Disposition Date: 08/16/2012  
Effective Date (New): 10/15/2012  
Effective Date (Renewal): 11/15/2012  
Status: Filed  
Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Auto-Owners Insurance Company	3.400%	1.700%	\$166,216	7,006	\$9,846,929	6.200%	-8.000%

SERFF Tracking #:

AOIC-128552075

State Tracking #:

Company Tracking #:

PPA-AR-01-07/26/2012-01

State: Arkansas

Filing Company:

Auto-Owners Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto

Project Name/Number: AR Rate Change/PPA-AR-01-07/26/2012-01

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Rate Sim Summary	Filed	Yes
Supporting Document	Expense Exhibits	Filed	Yes
Supporting Document	Indication Summaries	Filed	Yes
Rate	Additional Expense Relativities	Filed	Yes
Rate	Age, Type & Use Relativities	Filed	Yes
Rate	Base Rates	Filed	Yes
Rate	Cost Symbol Relativities	Filed	Yes
Rate	Deductibles	Filed	Yes
Rate	Higher Limits Relativities - Bodily Injury	Filed	Yes
Rate	Higher Limits Relativities - Underinsured Motorist	Filed	Yes
Rate	Insurance Score Tier Movement Table	Filed	Yes
Rate	Model Year Relativities	Filed	Yes
Rate	Motorcycle Rates	Filed	Yes
Rate	Premium Calculation	Filed	Yes
Rate	Secondary Symbols	Filed	Yes
Rate	Territory Relativities	Filed	Yes
Rate	Territory Schedule	Filed	Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Insurance Company
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	AR Rate Change/PPA-AR-01-07/26/2012-01		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Comprehensive	Filed	Yes
Rate	Auto/Home Multi-Policy Discount	Filed	Yes
Rate	Auto/Life Multi-Policy Discount	Filed	Yes
Rate	College Graduate Discount	Filed	Yes
Rate	Multi-Car Discount	Filed	Yes
Rate	Paid in Full Discount	Filed	Yes
Rate	Antique Automobile	Filed	Yes
Rate	Classic Automobile	Filed	Yes
Rate	Converted/Modified and Assembled/Branded Automobiles	Filed	Yes
Rate	Corvettes	Filed	Yes
Rate	Motor Homes	Filed	Yes
Rate	Motorcycles	Filed	Yes
Rate	Recreational Vehicles	Filed	Yes
Rate	Trailers (Vacation/Utility/Horse) & Camper Bodies	Filed	Yes
Rate	Insurance Score	Filed	Yes

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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Insurance Company
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	AR Rate Change/PPA-AR-01-07/26/2012-01		

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/02/2012
Submitted Date	08/02/2012
Respond By Date	

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Dear Hilary Ludema,

**Introduction:**

*This will acknowledge receipt of the captioned filing. Item 12 appears to conflict with the following:*

*It is the Department's position, based upon ACA 23-63-109, that weather related and catastrophe losses should not be considered as chargeable claims for tier placement or surcharges. Please amend your rule accordingly. Also, Ark. Code Ann. 23-79-152 prohibits surcharging for not-at-fault events.*

*In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*



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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Insurance Company
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	AR Rate Change/PPA-AR-01-07/26/2012-01		

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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/03/2012
Submitted Date	08/07/2012

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Dear Alexa Grissom,

### **Introduction:**

Ms. Grissom, thank you for your continued review of our filing. In response to your objection dated 08/02/2012, we respectfully submit the following reply.

### **Response 1**

#### **Comments:**

In regard to Item 12, we assume that this refers to manual pages AOUPZ658 and AOAPZ157 and are submitting the following response under this assumption. Please let us know if this is incorrect.

According to ACA 23-63-109, an insurer cannot cancel or deny the renewal of the persons insurance policy or contract solely as a result of claims arising from natural causes. According to ACA 23-79-152, an insurer cannot increase the premium during the term or upon renewal of the persons insurance policy or contract solely as a result of a not-at-fault accident or injury. Our insureds policy will not be canceled nor have the renewal denied due to natural causes or not-at-fault claims. In addition, our insureds premiums will not be adversely affected solely due to natural causes or not-at-fault claims.

Prior to this filing, we had a one-way provision for insurance score. That is, if an insured improved his/her score, we went directly to that improved score. However, if an insureds score worsened, we left it where it was. Although we liked the way this approach treated policyholders, experience in our higher tiers eroded as a result. In order to maintain our competitive position for new business, it has become clear that we need to begin adjusting at least some scores if they worsen. Our rule change introduces an insurance score downward tier movement table which takes into account several factors. Only policyholders who are currently being rated ten or more tiers better than their actual score will be affected. Additionally, this table takes into account the policyholders tenure with our company. The combination of the insureds actual insurance score, tenure with our company, and claim history will determine how, if at all, the insureds insurance score tier will change at renewal. Thus, the claims history of an insured will not be the sole factor in determining insurance score tier movement. We feel that it is in the insured's best interest to have controlled premium swings, rather than moving directly to a worsened score. We estimate that the implementation of this rule will only affect approximately 5% of our current policyholders.

Please note that although we do identify ranges of insurance scores as tiers, that these are not equivalent to underwriting tiers. Our underwriting tiers are equivalent to our programs, which are identified as Standard, Premier, and A+.

### **Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### **Conclusion:**

If you have any further questions or concerns, please don't hesitate to contact James Godair at (517)703-2455.

Sincerely,

Tarah Ross

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Insurance Company
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	AR Rate Change/PPA-AR-01-07/26/2012-01		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File & Use
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	3.200%
<b>Effective Date of Last Rate Revision:</b>	04/09/2012
<b>Filing Method of Last Filing:</b>	File & Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Auto-Owners Insurance Company	3.400%	1.700%	\$166,216	7,006	\$9,846,929	6.200%	-8.000%

<b>SERFF Tracking #:</b>	AOIC-128552075	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	PPA-AR-01-07/26/2012-01
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Insurance Company		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto				
<b>Project Name/Number:</b>	AR Rate Change/PPA-AR-01-07/26/2012-01				

## Rate/Rule Schedule

State: Arkansas

Filing Company:

Auto-Owners Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto

Project Name/Number: AR Rate Change/PPA-AR-01-07/26/2012-01

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 08/16/2012	Additional Expense Relativities	AOAPZ150	Replacement		AOAPZ150.pdf
2	Filed 08/16/2012	Age, Type & Use Relativities	AOAPZ151	Replacement		AOAPZ151.pdf
3	Filed 08/16/2012	Base Rates	AOAPZ152	Replacement		AOAPZ152.pdf
4	Filed 08/16/2012	Cost Symbol Relativities	AOAPZ153	Replacement		AOAPZ153.pdf
5	Filed 08/16/2012	Deductibles	AOAPZ154	Replacement		AOAPZ154.pdf
6	Filed 08/16/2012	Higher Limits Relativities - Bodily Injury	AOAPZ155	Replacement		AOAPZ155.pdf
7	Filed 08/16/2012	Higher Limits Relativities - Underinsured Motorist	AOAPZ156	Replacement		AOAPZ156.pdf
8	Filed 08/16/2012	Insurance Score Tier Movement Table	AOAPZ157	New		AOAPZ157.pdf
9	Filed 08/16/2012	Model Year Relativities	AOAPZ158	Replacement		AOAPZ158.pdf
10	Filed 08/16/2012	Motorcycle Rates	AOAPZ159	Replacement		AOAPZ159.htm
11	Filed 08/16/2012	Premium Calculation	AOAPZ160	Replacement		AOAPZ160.pdf
12	Filed 08/16/2012	Secondary Symbols	AOAPZ161	Replacement		AOAPZ161.pdf
13	Filed 08/16/2012	Territory Relativities	AOAPZ162	Replacement		AOAPZ162.pdf
14	Filed 08/16/2012	Territory Schedule	AOAPZ163	Replacement		AOAPZ163.pdf
15	Filed 08/16/2012	Comprehensive	AOUPZ641	Replacement		AOUPZ641.pdf
16	Filed 08/16/2012	Auto/Home Multi-Policy Discount	AOUPZ643	Replacement		AOUPZ643.pdf
17	Filed 08/16/2012	Auto/Life Multi-Policy Discount	AOUPZ644	Replacement		AOUPZ644.pdf
18	Filed 08/16/2012	College Graduate Discount	AOUPZ645	Replacement		AOUPZ645.pdf

SERFF Tracking #:

AOIC-128552075

State Tracking #:

Company Tracking #:

PPA-AR-01-07/26/2012-01

State: Arkansas

Filing Company:

Auto-Owners Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto

Project Name/Number: AR Rate Change/PPA-AR-01-07/26/2012-01

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
19	Filed 08/16/2012	Multi-Car Discount	AOUPZ646	Replacement		AOUPZ646.pdf
20	Filed 08/16/2012	Paid in Full Discount	AOUPZ647	Replacement		AOUPZ647.pdf
21	Filed 08/16/2012	Antique Automobile	AOUPZ648	Replacement		AOUPZ648.pdf
22	Filed 08/16/2012	Classic Automobile	AOUPZ649	Replacement		AOUPZ649.pdf
23	Filed 08/16/2012	Converted/Modified and Assembled/Branded Automobiles	AOUPZ650	Replacement		AOUPZ650.pdf
24	Filed 08/16/2012	Corvettes	AOUPZ651	Replacement		AOUPZ651.pdf
25	Filed 08/16/2012	Motor Homes	AOUPZ652	Replacement		AOUPZ652.pdf
26	Filed 08/16/2012	Motorcycles	AOUPZ653	Replacement		AOUPZ653.pdf
27	Filed 08/16/2012	Recreational Vehicles	AOUPZ654	Replacement		AOUPZ654.pdf
28	Filed 08/16/2012	Trailers (Vacation/Utility/Horse) & Camper Bodies	AOUPZ655	Replacement		AOUPZ655.pdf
29	Filed 08/16/2012	Insurance Score	AOUPZ658	Replacement		AOUPZ658.pdf

**Auto-Owners Standard  
Auto-Owners Premier****ADDITIONAL RATING  
FACTORS AND PREMIUMS****Arkansas****ADDITIONAL EXPENSE LIMIT RELATIVITIES****Auto-Owners Standard/Premier**  
Limit (per day/per occurrence)

\$30/\$900	1.00
\$40/\$1,200	1.56
\$50/\$1,500	1.94
\$75/\$2,250	2.69
\$100/\$3,000	3.38
\$150/\$4,500	4.46

For Base Rates: Refer to {{AR PPA Base Rates}}

**Auto-Owners Standard**  
**Auto-Owners Premier**

**AGE, TYPE & USE RELATIVITIES**

**Arkansas**

[Bodily Injury](#)  
[Property Damage](#)  
[Comprehensive](#)  
[Collision](#)

**BI**

**Principal Operator over 30**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	0.92	0.91	1.07	1.11	1.25	1.13	0.82
31	0.93	0.91	1.07	1.11	1.25	1.13	0.82
32	0.93	0.91	1.07	1.11	1.25	1.13	0.82
33	0.93	0.91	1.07	1.11	1.25	1.13	0.82
34	0.93	0.91	1.07	1.11	1.25	1.13	0.82
35	0.93	0.92	1.07	1.11	1.25	1.13	0.82
36	0.94	0.92	1.07	1.11	1.25	1.13	0.82
37	0.94	0.93	1.07	1.11	1.25	1.13	0.83
38	0.95	0.93	1.07	1.11	1.25	1.13	0.83
39	0.95	0.94	1.07	1.11	1.25	1.14	0.83
40	0.95	0.94	1.07	1.11	1.25	1.14	0.83
41	0.95	0.94	1.07	1.11	1.24	1.14	0.82
42	0.95	0.94	1.07	1.11	1.24	1.14	0.82
43	0.94	0.93	1.06	1.10	1.23	1.13	0.81
44	0.93	0.92	1.06	1.10	1.23	1.12	0.81
45	0.91	0.90	1.03	1.08	1.21	1.10	0.79
46	0.90	0.89	1.02	1.07	1.20	1.09	0.78
47	0.89	0.88	1.01	1.07	1.20	1.08	0.78
48	0.88	0.86	1.00	1.06	1.19	1.08	0.78
49	0.87	0.86	1.00	1.06	1.19	1.08	0.77
50	0.77	0.77	0.94	1.00	1.14	1.02	0.73
51	0.75	0.75	0.92	0.99	1.13	1.01	0.72
52	0.74	0.73	0.92	0.99	1.13	1.01	0.72
53	0.73	0.72	0.91	0.98	1.12	1.00	0.71
54	0.73	0.71	0.91	0.98	1.12	1.00	0.71
55	0.69	0.69	0.90	0.96	1.11	0.98	0.67
56	0.69	0.69	0.90	0.96	1.11	0.98	0.67
57	0.69	0.69	0.90	0.96	1.11	0.98	0.67
58	0.69	0.69	0.90	0.96	1.11	0.98	0.67
59	0.69	0.69	0.90	0.96	1.11	0.98	0.67
60	0.69	0.69	0.90	0.96	1.11	0.98	0.67
61	0.69	0.69	0.90	0.96	1.11	0.98	0.67
62	0.69	0.69	0.90	0.96	1.11	0.98	0.67
63	0.69	0.69	0.90	0.96	1.11	0.98	0.67
64	0.71	0.70	0.90	0.96	1.11	0.98	0.69
65	0.72	0.72	0.90	0.96	1.11	0.98	0.69
66	0.74	0.74	0.91	0.96	1.11	0.98	0.71
67	0.75	0.75	0.91	0.96	1.11	0.99	0.74
68	0.75	0.75	0.92	0.96	1.11	0.99	0.75
69	0.78	0.78	0.93	0.97	1.11	1.00	0.77

70	0.79	0.79	0.94	0.98	1.11	1.01	0.78
71	0.79	0.79	0.95	0.98	1.11	1.02	0.79
72	0.81	0.81	0.97	1.01	1.12	1.03	0.81
73	0.83	0.83	0.99	1.03	1.14	1.05	0.83
74	0.85	0.85	1.01	1.05	1.16	1.06	0.85
75	0.88	0.88	1.02	1.06	1.18	1.07	0.88
76	0.91	0.91	1.05	1.08	1.20	1.10	0.91
77	0.93	0.93	1.07	1.11	1.22	1.12	0.93
78	0.95	0.95	1.09	1.13	1.24	1.14	0.95
79	0.97	0.97	1.11	1.15	1.26	1.17	0.97
80	0.99	0.99	1.12	1.18	1.26	1.18	0.99
81	1.02	1.02	1.15	1.18	1.28	1.20	1.02
82	1.04	1.04	1.18	1.19	1.29	1.20	1.04
83	1.06	1.06	1.19	1.21	1.31	1.22	1.06
84	1.08	1.08	1.20	1.24	1.31	1.24	1.08
85	1.10	1.10	1.21	1.25	1.33	1.27	1.10
86	1.10	1.10	1.22	1.26	1.34	1.28	1.10
87	1.11	1.11	1.22	1.28	1.35	1.29	1.11
88	1.12	1.12	1.23	1.28	1.36	1.29	1.12
89	1.13	1.13	1.24	1.29	1.39	1.30	1.13
90+	1.14	1.14	1.24	1.29	1.39	1.30	1.14

**No Youthful Operators**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.94	0.92	1.05	1.09	1.23	1.12	0.81
41	0.93	0.91	1.04	1.08	1.22	1.12	0.80
42	0.93	0.91	1.04	1.08	1.22	1.12	0.80
43	0.92	0.90	1.03	1.08	1.21	1.11	0.79
44	0.92	0.90	1.03	1.08	1.21	1.10	0.79
45	0.89	0.87	1.00	1.05	1.18	1.08	0.77
46	0.88	0.86	0.99	1.04	1.17	1.07	0.76
47	0.87	0.86	0.99	1.04	1.17	1.07	0.76
48	0.86	0.85	0.98	1.03	1.16	1.05	0.75
49	0.85	0.84	0.97	1.03	1.16	1.05	0.75
50	0.77	0.76	0.91	0.97	1.11	1.00	0.70
51	0.75	0.75	0.91	0.96	1.11	0.98	0.69
52	0.74	0.73	0.91	0.96	1.11	0.98	0.69
53	0.72	0.72	0.90	0.96	1.11	0.98	0.68
54	0.71	0.70	0.90	0.96	1.11	0.98	0.68

**Married Female**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.77	1.77	1.89	1.94	2.15	2.05	1.52
17	1.77	1.77	1.89	1.94	2.15	2.05	1.52
18	1.55	1.55	1.67	1.70	1.91	1.80	1.35
19	1.33	1.33	1.44	1.49	1.64	1.54	1.15
20	1.25	1.25	1.35	1.40	1.54	1.46	1.08
21	1.14	1.14	1.24	1.28	1.38	1.34	0.98
22	1.02	1.02	1.11	1.15	1.28	1.19	0.90
23	1.00	1.00	1.09	1.15	1.27	1.16	0.89



24	0.99	0.99	1.09	1.15	1.27	1.16	0.89
25	0.95	0.95	1.07	1.13	1.25	1.13	0.85
26	0.95	0.95	1.07	1.13	1.25	1.13	0.85
27	0.95	0.95	1.07	1.13	1.25	1.13	0.85
28	0.95	0.95	1.07	1.13	1.25	1.13	0.85
29	0.95	0.95	1.07	1.13	1.25	1.13	0.85

**Married Male**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.42	2.42	2.42	2.42	2.52	2.52	1.87
17	2.42	2.42	2.42	2.42	2.52	2.52	1.87
18	2.33	2.33	2.37	2.37	2.47	2.47	1.80
19	1.90	1.90	1.93	1.93	2.04	2.04	1.48
20	1.82	1.82	1.83	1.83	1.92	1.92	1.40
21	1.67	1.67	1.67	1.67	1.67	1.67	1.27
22	1.19	1.19	1.19	1.19	1.26	1.21	0.91
23	1.19	1.19	1.19	1.19	1.25	1.19	0.91
24	1.19	1.19	1.19	1.19	1.25	1.19	0.91
25	0.95	0.95	1.07	1.13	1.25	1.13	0.85
26	0.95	0.95	1.07	1.13	1.25	1.13	0.85
27	0.95	0.95	1.07	1.13	1.25	1.13	0.85
28	0.95	0.95	1.07	1.13	1.25	1.13	0.85
29	0.95	0.95	1.07	1.13	1.25	1.13	0.85

**Unmarried Female Principal Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.95	2.95	2.95	2.95	3.08	3.08	2.63
17	2.95	2.95	2.95	2.95	3.08	3.08	2.63
18	2.95	2.95	2.95	2.95	3.08	3.08	2.62
19	2.63	2.62	2.68	2.68	2.84	2.84	2.24
20	2.44	2.43	2.47	2.47	2.63	2.63	2.12
21	1.68	1.68	1.69	1.69	1.70	1.70	1.39
22	1.52	1.51	1.54	1.54	1.60	1.60	1.26
23	1.47	1.46	1.50	1.50	1.54	1.54	1.23
24	1.45	1.45	1.46	1.46	1.51	1.51	1.23
25	1.06	1.06	1.12	1.18	1.26	1.21	0.90
26	1.00	1.00	1.11	1.16	1.26	1.19	0.88
27	0.98	0.98	1.08	1.13	1.26	1.15	0.86
28	0.96	0.96	1.07	1.13	1.25	1.13	0.85
29	0.96	0.96	1.07	1.13	1.25	1.13	0.85

**Unmarried Male Principal Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.72	3.72	3.72	3.72	3.72	3.72	3.68
17	3.72	3.72	3.72	3.72	3.72	3.72	3.37
18	3.70	3.70	3.72	3.72	3.72	3.72	3.07
19	3.27	3.26	3.33	3.33	3.43	3.43	2.67
20	3.20	3.20	3.21	3.21	3.23	3.23	2.65

21	2.20	2.19	2.24	2.24	2.32	2.32	1.75
22	2.12	2.12	2.12	2.12	2.13	2.13	1.68
23	2.02	2.02	2.02	2.02	2.02	2.02	1.59
24	2.02	2.02	2.02	2.02	2.02	2.02	1.59
25	1.21	1.21	1.23	1.26	1.37	1.28	1.08
26	1.16	1.16	1.18	1.21	1.34	1.24	1.08
27	1.16	1.16	1.16	1.21	1.33	1.21	1.08
28	1.16	1.16	1.16	1.21	1.33	1.21	1.08
29	1.16	1.16	1.16	1.21	1.33	1.21	1.08

**Unmarried Female Occasional Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.40	2.40	2.40	2.40	2.40	2.40	2.10
17	2.40	2.40	2.40	2.40	2.40	2.40	2.10
18	2.35	2.34	2.38	2.38	2.40	2.40	1.98
19	2.07	2.06	2.10	2.10	2.15	2.15	1.76
20	2.01	2.01	2.02	2.02	2.05	2.05	1.75
21	1.31	1.31	1.33	1.33	1.34	1.34	1.09
22	1.20	1.19	1.20	1.20	1.26	1.26	1.00
23	1.18	1.18	1.20	1.20	1.26	1.24	0.98
24	1.17	1.17	1.18	1.18	1.26	1.21	0.98

**Unmarried Male Occasional Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.83	2.83	2.83	2.83	2.83	2.83	2.47
17	2.83	2.83	2.83	2.83	2.83	2.83	2.47
18	2.73	2.73	2.79	2.79	2.82	2.82	2.27
19	2.44	2.43	2.46	2.46	2.52	2.52	2.10
20	2.42	2.42	2.42	2.42	2.43	2.43	2.10
21	1.59	1.58	1.62	1.62	1.67	1.67	1.35
22	1.46	1.46	1.49	1.49	1.53	1.53	1.29
23	1.46	1.46	1.46	1.46	1.51	1.51	1.29
24	1.45	1.45	1.46	1.46	1.49	1.49	1.29

[Back to Top](#)**PD****Principal Operator over 30**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	0.92	0.91	1.07	1.11	1.25	1.13	0.82
31	0.93	0.91	1.07	1.11	1.25	1.13	0.82
32	0.93	0.91	1.07	1.11	1.25	1.13	0.82
33	0.93	0.91	1.07	1.11	1.25	1.13	0.82
34	0.93	0.91	1.07	1.11	1.25	1.13	0.82
35	0.93	0.92	1.07	1.11	1.25	1.13	0.82
36	0.94	0.92	1.07	1.11	1.25	1.13	0.82
37	0.94	0.93	1.07	1.11	1.25	1.13	0.83
38	0.95	0.93	1.07	1.11	1.25	1.13	0.83

39	0.95	0.94	1.07	1.11	1.25	1.14	0.83
40	0.95	0.94	1.07	1.11	1.25	1.14	0.83
41	0.95	0.94	1.07	1.11	1.24	1.14	0.82
42	0.95	0.94	1.07	1.11	1.24	1.14	0.82
43	0.94	0.93	1.06	1.10	1.23	1.13	0.81
44	0.93	0.92	1.06	1.10	1.23	1.12	0.81
45	0.91	0.90	1.03	1.08	1.21	1.10	0.79
46	0.90	0.89	1.02	1.07	1.20	1.09	0.78
47	0.89	0.88	1.01	1.07	1.20	1.08	0.78
48	0.88	0.86	1.00	1.06	1.19	1.08	0.78
49	0.87	0.86	1.00	1.06	1.19	1.08	0.77
50	0.77	0.77	0.94	1.00	1.14	1.02	0.73
51	0.75	0.75	0.92	0.99	1.13	1.01	0.72
52	0.74	0.73	0.92	0.99	1.13	1.01	0.72
53	0.73	0.72	0.91	0.98	1.12	1.00	0.71
54	0.73	0.71	0.91	0.98	1.12	1.00	0.71
55	0.69	0.69	0.90	0.96	1.11	0.98	0.67
56	0.69	0.69	0.90	0.96	1.11	0.98	0.67
57	0.69	0.69	0.90	0.96	1.11	0.98	0.67
58	0.69	0.69	0.90	0.96	1.11	0.98	0.67
59	0.69	0.69	0.90	0.96	1.11	0.98	0.67
60	0.69	0.69	0.90	0.96	1.11	0.98	0.67
61	0.69	0.69	0.90	0.96	1.11	0.98	0.67
62	0.69	0.69	0.90	0.96	1.11	0.98	0.67
63	0.69	0.69	0.90	0.96	1.11	0.98	0.67
64	0.71	0.70	0.90	0.96	1.11	0.98	0.69
65	0.72	0.72	0.90	0.96	1.11	0.98	0.69
66	0.74	0.74	0.91	0.96	1.11	0.98	0.71
67	0.75	0.75	0.91	0.96	1.11	0.99	0.74
68	0.75	0.75	0.92	0.96	1.11	0.99	0.75
69	0.78	0.78	0.93	0.97	1.11	1.00	0.77
70	0.79	0.79	0.94	0.98	1.11	1.01	0.78
71	0.79	0.79	0.95	0.98	1.11	1.02	0.79
72	0.81	0.81	0.97	1.01	1.12	1.03	0.81
73	0.83	0.83	0.99	1.03	1.14	1.05	0.83
74	0.85	0.85	1.01	1.05	1.16	1.06	0.85
75	0.88	0.88	1.02	1.06	1.18	1.07	0.88
76	0.91	0.91	1.05	1.08	1.20	1.10	0.91
77	0.93	0.93	1.07	1.11	1.22	1.12	0.93
78	0.95	0.95	1.09	1.13	1.24	1.14	0.95
79	0.97	0.97	1.11	1.15	1.26	1.17	0.97
80	0.99	0.99	1.12	1.18	1.26	1.18	0.99
81	1.02	1.02	1.15	1.18	1.28	1.20	1.02
82	1.04	1.04	1.18	1.19	1.29	1.20	1.04
83	1.06	1.06	1.19	1.21	1.31	1.22	1.06
84	1.08	1.08	1.20	1.24	1.31	1.24	1.08
85	1.10	1.10	1.21	1.25	1.33	1.27	1.10
86	1.10	1.10	1.22	1.26	1.34	1.28	1.10
87	1.11	1.11	1.22	1.28	1.35	1.29	1.11
88	1.12	1.12	1.23	1.28	1.36	1.29	1.12
89	1.13	1.13	1.24	1.29	1.39	1.30	1.13
90+	1.14	1.14	1.24	1.29	1.39	1.30	1.14

**No Youthful Operators**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.94	0.92	1.05	1.09	1.23	1.12	0.81
41	0.93	0.91	1.04	1.08	1.22	1.12	0.80
42	0.93	0.91	1.04	1.08	1.22	1.12	0.80
43	0.92	0.90	1.03	1.08	1.21	1.11	0.79
44	0.92	0.90	1.03	1.08	1.21	1.10	0.79
45	0.89	0.87	1.00	1.05	1.18	1.08	0.77
46	0.88	0.86	0.99	1.04	1.17	1.07	0.76
47	0.87	0.86	0.99	1.04	1.17	1.07	0.76
48	0.86	0.85	0.98	1.03	1.16	1.05	0.75
49	0.85	0.84	0.97	1.03	1.16	1.05	0.75
50	0.77	0.76	0.91	0.97	1.11	1.00	0.70
51	0.75	0.75	0.91	0.96	1.11	0.98	0.69
52	0.74	0.73	0.91	0.96	1.11	0.98	0.69
53	0.72	0.72	0.90	0.96	1.11	0.98	0.68
54	0.71	0.70	0.90	0.96	1.11	0.98	0.68

**Married Female**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.77	1.77	1.89	1.94	2.15	2.05	1.52
17	1.77	1.77	1.89	1.94	2.15	2.05	1.52
18	1.55	1.55	1.67	1.70	1.91	1.80	1.35
19	1.33	1.33	1.44	1.49	1.64	1.54	1.15
20	1.25	1.25	1.35	1.40	1.54	1.46	1.08
21	1.14	1.14	1.24	1.28	1.38	1.34	0.98
22	1.02	1.02	1.11	1.15	1.28	1.19	0.90
23	1.00	1.00	1.09	1.15	1.27	1.16	0.89
24	0.99	0.99	1.09	1.15	1.27	1.16	0.89
25	0.95	0.95	1.07	1.13	1.25	1.13	0.85
26	0.95	0.95	1.07	1.13	1.25	1.13	0.85
27	0.95	0.95	1.07	1.13	1.25	1.13	0.85
28	0.95	0.95	1.07	1.13	1.25	1.13	0.85
29	0.95	0.95	1.07	1.13	1.25	1.13	0.85

**Married Male**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.42	2.42	2.42	2.42	2.52	2.52	1.87
17	2.42	2.42	2.42	2.42	2.52	2.52	1.87
18	2.33	2.33	2.37	2.37	2.47	2.47	1.80
19	1.90	1.90	1.93	1.93	2.04	2.04	1.48
20	1.82	1.82	1.83	1.83	1.92	1.92	1.40
21	1.67	1.67	1.67	1.67	1.67	1.67	1.27
22	1.19	1.19	1.19	1.19	1.26	1.21	0.91
23	1.19	1.19	1.19	1.19	1.25	1.19	0.91
24	1.19	1.19	1.19	1.19	1.25	1.19	0.91
25	0.95	0.95	1.07	1.13	1.25	1.13	0.85
26	0.95	0.95	1.07	1.13	1.25	1.13	0.85
27	0.95	0.95	1.07	1.13	1.25	1.13	0.85
28	0.95	0.95	1.07	1.13	1.25	1.13	0.85

29	0.95	0.95	1.07	1.13	1.25	1.13	0.85
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**Unmarried Female Principal Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.95	2.95	2.95	2.95	3.08	3.08	2.63
17	2.95	2.95	2.95	2.95	3.08	3.08	2.63
18	2.95	2.95	2.95	2.95	3.08	3.08	2.62
19	2.63	2.62	2.68	2.68	2.84	2.84	2.24
20	2.44	2.43	2.47	2.47	2.63	2.63	2.12
21	1.68	1.68	1.69	1.69	1.70	1.70	1.39
22	1.52	1.51	1.54	1.54	1.60	1.60	1.26
23	1.47	1.46	1.50	1.50	1.54	1.54	1.23
24	1.45	1.45	1.46	1.46	1.51	1.51	1.23
25	1.06	1.06	1.12	1.18	1.26	1.21	0.90
26	1.00	1.00	1.11	1.16	1.26	1.19	0.88
27	0.98	0.98	1.08	1.13	1.26	1.15	0.86
28	0.96	0.96	1.07	1.13	1.25	1.13	0.85
29	0.96	0.96	1.07	1.13	1.25	1.13	0.85

**Unmarried Male Principal Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.72	3.72	3.72	3.72	3.72	3.72	3.68
17	3.72	3.72	3.72	3.72	3.72	3.72	3.37
18	3.70	3.70	3.72	3.72	3.72	3.72	3.07
19	3.27	3.26	3.33	3.33	3.43	3.43	2.67
20	3.20	3.20	3.21	3.21	3.23	3.23	2.65
21	2.20	2.19	2.24	2.24	2.32	2.32	1.75
22	2.12	2.12	2.12	2.12	2.13	2.13	1.68
23	2.02	2.02	2.02	2.02	2.02	2.02	1.59
24	2.02	2.02	2.02	2.02	2.02	2.02	1.59
25	1.21	1.21	1.23	1.26	1.37	1.28	1.08
26	1.16	1.16	1.18	1.21	1.34	1.24	1.08
27	1.16	1.16	1.16	1.21	1.33	1.21	1.08
28	1.16	1.16	1.16	1.21	1.33	1.21	1.08
29	1.16	1.16	1.16	1.21	1.33	1.21	1.08

**Unmarried Female Occasional Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.40	2.40	2.40	2.40	2.40	2.40	2.10
17	2.40	2.40	2.40	2.40	2.40	2.40	2.10
18	2.35	2.34	2.38	2.38	2.40	2.40	1.98
19	2.07	2.06	2.10	2.10	2.15	2.15	1.76
20	2.01	2.01	2.02	2.02	2.05	2.05	1.75
21	1.31	1.31	1.33	1.33	1.34	1.34	1.09
22	1.20	1.19	1.20	1.20	1.26	1.26	1.00
23	1.18	1.18	1.20	1.20	1.26	1.24	0.98
24	1.17	1.17	1.18	1.18	1.26	1.21	0.98

**Unmarried Male Occasional Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.83	2.83	2.83	2.83	2.83	2.83	2.47
17	2.83	2.83	2.83	2.83	2.83	2.83	2.47
18	2.73	2.73	2.79	2.79	2.82	2.82	2.27
19	2.44	2.43	2.46	2.46	2.52	2.52	2.10
20	2.42	2.42	2.42	2.42	2.43	2.43	2.10
21	1.59	1.58	1.62	1.62	1.67	1.67	1.35
22	1.46	1.46	1.49	1.49	1.53	1.53	1.29
23	1.46	1.46	1.46	1.46	1.51	1.51	1.29
24	1.45	1.45	1.46	1.46	1.49	1.49	1.29

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Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	1.07	1.05	1.20	1.32	1.36	1.28	0.98
31	1.07	1.05	1.20	1.32	1.36	1.28	0.98
32	1.07	1.05	1.20	1.32	1.36	1.28	0.98
33	1.07	1.05	1.20	1.32	1.36	1.28	0.98
34	1.07	1.05	1.20	1.32	1.36	1.28	0.98
35	1.07	1.05	1.20	1.32	1.36	1.28	0.98
36	1.07	1.05	1.20	1.32	1.36	1.28	0.98
37	1.07	1.05	1.20	1.32	1.36	1.28	0.98
38	1.07	1.05	1.20	1.32	1.36	1.28	0.98
39	1.07	1.05	1.20	1.32	1.36	1.28	0.98
40	1.07	1.05	1.20	1.32	1.36	1.28	0.98
41	1.07	1.04	1.19	1.31	1.36	1.27	0.97
42	1.07	1.04	1.19	1.31	1.36	1.27	0.97
43	1.06	1.03	1.18	1.30	1.36	1.27	0.96
44	1.05	1.03	1.18	1.30	1.34	1.26	0.96
45	1.03	1.00	1.15	1.25	1.31	1.23	0.93
46	1.01	0.98	1.13	1.24	1.29	1.22	0.92
47	1.01	0.97	1.12	1.24	1.27	1.21	0.92
48	0.99	0.96	1.11	1.23	1.26	1.19	0.90
49	0.98	0.96	1.11	1.23	1.25	1.19	0.90
50	0.84	0.82	1.05	1.16	1.21	1.14	0.84
51	0.83	0.81	1.03	1.15	1.20	1.12	0.83
52	0.83	0.81	1.03	1.15	1.19	1.12	0.83
53	0.82	0.80	1.02	1.14	1.18	1.11	0.82
54	0.82	0.80	1.02	1.14	1.17	1.11	0.82
55	0.78	0.78	1.01	1.12	1.15	1.09	0.78
56	0.78	0.78	1.00	1.11	1.14	1.08	0.78
57	0.78	0.77	0.98	1.11	1.14	1.07	0.78
58	0.78	0.77	0.97	1.10	1.13	1.05	0.78
59	0.77	0.77	0.95	1.09	1.12	1.03	0.78
60	0.77	0.77	0.95	1.09	1.12	1.03	0.78
61	0.77	0.77	0.94	1.07	1.12	1.02	0.77
62	0.77	0.76	0.94	1.07	1.11	1.02	0.77
63	0.77	0.75	0.93	1.07	1.11	1.01	0.77

64	0.76	0.75	0.92	1.07	1.11	1.00	0.77
65	0.75	0.75	0.92	1.05	1.11	1.00	0.76
66	0.75	0.75	0.91	1.02	1.11	0.99	0.75
67	0.75	0.73	0.91	1.01	1.11	0.99	0.75
68	0.75	0.72	0.91	1.00	1.11	0.99	0.75
69	0.73	0.71	0.91	0.99	1.11	0.98	0.75
70	0.71	0.71	0.90	0.98	1.11	0.98	0.73
71	0.71	0.71	0.90	0.98	1.11	0.98	0.71
72	0.72	0.71	0.92	0.99	1.12	1.00	0.72
73	0.73	0.73	0.94	1.00	1.14	1.02	0.73
74	0.75	0.75	0.96	1.02	1.16	1.04	0.75
75	0.76	0.76	0.98	1.04	1.18	1.06	0.76
76	0.77	0.77	1.00	1.06	1.20	1.08	0.77
77	0.79	0.79	1.02	1.08	1.22	1.09	0.79
78	0.80	0.80	1.04	1.09	1.23	1.11	0.80
79	0.82	0.82	1.06	1.11	1.25	1.12	0.82
80	0.84	0.84	1.07	1.11	1.25	1.13	0.84
81	0.86	0.86	1.07	1.11	1.25	1.13	0.86
82	0.88	0.88	1.07	1.11	1.25	1.13	0.88
83	0.90	0.90	1.07	1.11	1.25	1.13	0.90
84	0.92	0.92	1.07	1.11	1.25	1.13	0.92
85	0.94	0.94	1.07	1.11	1.25	1.13	0.94
86	0.94	0.94	1.07	1.11	1.25	1.13	0.94
87	0.95	0.95	1.07	1.11	1.25	1.13	0.95
88	0.96	0.96	1.07	1.11	1.25	1.13	0.96
89	0.97	0.97	1.07	1.11	1.25	1.13	0.97
90+	0.98	0.98	1.07	1.11	1.25	1.13	0.98

**No Youthful Operators**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	1.04	1.01	1.15	1.28	1.32	1.25	0.95
41	1.03	1.00	1.15	1.28	1.31	1.24	0.94
42	1.03	1.00	1.15	1.28	1.31	1.24	0.94
43	1.03	1.00	1.15	1.25	1.31	1.23	0.93
44	1.02	0.99	1.13	1.25	1.29	1.23	0.93
45	0.99	0.96	1.11	1.21	1.27	1.20	0.89
46	0.98	0.95	1.09	1.20	1.24	1.18	0.87
47	0.97	0.94	1.09	1.20	1.24	1.17	0.87
48	0.96	0.93	1.08	1.19	1.22	1.16	0.86
49	0.95	0.93	1.08	1.19	1.21	1.16	0.86
50	0.81	0.79	1.01	1.13	1.17	1.10	0.81
51	0.80	0.78	1.01	1.12	1.16	1.09	0.80
52	0.80	0.78	1.01	1.12	1.16	1.09	0.80
53	0.79	0.78	1.01	1.12	1.15	1.09	0.79
54	0.79	0.78	1.01	1.12	1.15	1.09	0.79

**Married Female**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.33	1.31	1.43	1.58	1.65	1.54	1.25
17	1.33	1.31	1.43	1.58	1.65	1.54	1.25

18	1.31	1.29	1.41	1.54	1.62	1.52	1.24
19	1.24	1.21	1.36	1.50	1.54	1.46	1.16
20	1.21	1.20	1.33	1.47	1.50	1.43	1.15
21	1.16	1.16	1.30	1.37	1.47	1.39	1.06
22	1.15	1.14	1.26	1.36	1.43	1.36	1.05
23	1.14	1.12	1.23	1.36	1.41	1.33	1.05
24	1.12	1.10	1.21	1.35	1.37	1.30	1.05
25	1.10	1.08	1.20	1.34	1.36	1.28	1.01
26	1.10	1.08	1.20	1.34	1.36	1.28	1.01
27	1.10	1.08	1.20	1.34	1.36	1.28	1.01
28	1.10	1.08	1.20	1.34	1.36	1.28	1.01
29	1.10	1.08	1.20	1.34	1.36	1.28	1.01

**Married Male**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.06	2.06	2.06	2.18	2.16	2.16	1.69
17	2.06	2.06	2.06	2.18	2.16	2.16	1.69
18	2.03	2.03	2.03	2.13	2.12	2.12	1.64
19	1.83	1.82	1.83	1.96	1.93	1.93	1.53
20	1.82	1.82	1.83	1.92	1.92	1.92	1.48
21	1.67	1.67	1.68	1.79	1.70	1.70	1.40
22	1.31	1.26	1.32	1.40	1.41	1.37	1.07
23	1.26	1.24	1.32	1.40	1.39	1.34	1.07
24	1.24	1.23	1.26	1.39	1.36	1.32	1.07
25	1.10	1.08	1.20	1.34	1.36	1.28	1.01
26	1.10	1.08	1.20	1.34	1.36	1.28	1.01
27	1.10	1.08	1.20	1.34	1.36	1.28	1.01
28	1.10	1.08	1.20	1.34	1.36	1.28	1.01
29	1.10	1.08	1.20	1.34	1.36	1.28	1.01

**Unmarried Female Principal Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.52	2.52	2.52	2.53	2.62	2.62	2.24
17	2.52	2.52	2.52	2.53	2.62	2.62	2.24
18	2.52	2.52	2.52	2.52	2.62	2.62	2.24
19	2.38	2.38	2.38	2.38	2.49	2.49	2.12
20	2.38	2.38	2.38	2.38	2.49	2.49	2.12
21	1.49	1.46	1.51	1.66	1.56	1.56	1.36
22	1.46	1.45	1.49	1.62	1.53	1.53	1.34
23	1.45	1.44	1.46	1.60	1.51	1.51	1.30
24	1.44	1.44	1.45	1.56	1.48	1.48	1.27
25	1.10	1.08	1.20	1.34	1.36	1.28	1.01
26	1.10	1.08	1.20	1.34	1.36	1.28	1.01
27	1.10	1.08	1.20	1.34	1.36	1.28	1.01
28	1.10	1.08	1.20	1.34	1.36	1.28	1.01
29	1.10	1.08	1.20	1.34	1.36	1.28	1.01

**Unmarried Male Principal Operator**



Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.23	3.23	3.23	3.23	3.23	3.23	2.76
17	3.23	3.23	3.23	3.23	3.23	3.23	2.76
18	3.20	3.20	3.20	3.20	3.20	3.20	2.65
19	3.20	3.20	3.20	3.20	3.20	3.20	2.65
20	3.20	3.20	3.20	3.20	3.20	3.20	2.65
21	2.12	2.12	2.12	2.12	2.12	2.12	1.68
22	2.12	2.12	2.12	2.12	2.12	2.12	1.68
23	2.02	2.02	2.02	2.02	2.02	2.02	1.59
24	2.02	2.02	2.02	2.02	2.02	2.02	1.59
25	1.22	1.20	1.26	1.41	1.40	1.34	1.19
26	1.22	1.20	1.26	1.41	1.40	1.34	1.19
27	1.22	1.20	1.26	1.41	1.40	1.34	1.19
28	1.22	1.20	1.26	1.41	1.40	1.34	1.19
29	1.22	1.20	1.26	1.41	1.40	1.34	1.19

**Unmarried Female Occasional Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.04	2.04	2.04	2.05	2.04	2.04	1.78
17	2.04	2.04	2.04	2.05	2.04	2.04	1.78
18	2.04	2.04	2.04	2.05	2.04	2.04	1.78
19	2.01	2.01	2.01	2.02	2.01	2.01	1.75
20	2.01	2.01	2.01	2.01	2.01	2.01	1.75
21	1.24	1.20	1.26	1.34	1.36	1.30	1.13
22	1.20	1.19	1.26	1.34	1.36	1.28	1.12
23	1.20	1.19	1.25	1.34	1.36	1.28	1.12
24	1.20	1.19	1.25	1.34	1.36	1.28	1.12

**Unmarried Male Occasional Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.45	2.45	2.45	2.45	2.45	2.45	2.15
17	2.45	2.45	2.45	2.45	2.45	2.45	2.15
18	2.44	2.44	2.44	2.44	2.44	2.44	2.12
19	2.42	2.42	2.42	2.42	2.42	2.42	2.10
20	2.42	2.42	2.42	2.42	2.42	2.42	2.10
21	1.46	1.45	1.46	1.60	1.50	1.50	1.34
22	1.45	1.45	1.46	1.56	1.48	1.48	1.32
23	1.45	1.45	1.46	1.56	1.48	1.48	1.32
24	1.45	1.45	1.46	1.56	1.48	1.48	1.32

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Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
30	1.05	1.01	1.12	1.16	1.28	1.20	0.94
31	1.03	0.96	1.10	1.14	1.26	1.18	0.93

32	1.03	0.96	1.10	1.14	1.26	1.18	0.93
33	1.03	0.96	1.10	1.14	1.26	1.18	0.93
34	1.03	0.96	1.10	1.14	1.26	1.18	0.93
35	1.03	0.96	1.10	1.14	1.26	1.18	0.93
36	1.03	0.96	1.10	1.14	1.26	1.18	0.93
37	1.03	0.96	1.10	1.14	1.26	1.18	0.93
38	1.03	0.96	1.10	1.14	1.26	1.18	0.93
39	1.03	0.96	1.10	1.14	1.26	1.18	0.93
40	1.03	0.96	1.10	1.14	1.26	1.18	0.93
41	1.02	0.96	1.10	1.14	1.25	1.17	0.92
42	1.02	0.96	1.10	1.14	1.25	1.17	0.92
43	1.02	0.96	1.09	1.13	1.25	1.16	0.91
44	1.02	0.96	1.09	1.13	1.25	1.16	0.91
45	1.01	0.96	1.07	1.12	1.24	1.15	0.90
46	1.01	0.96	1.07	1.12	1.24	1.14	0.90
47	1.00	0.95	1.06	1.10	1.22	1.14	0.89
48	0.97	0.93	1.05	1.08	1.20	1.12	0.87
49	0.96	0.90	1.03	1.07	1.19	1.10	0.86
50	0.84	0.81	0.98	1.03	1.16	1.07	0.82
51	0.83	0.80	0.97	1.02	1.14	1.05	0.81
52	0.82	0.79	0.95	1.00	1.13	1.03	0.80
53	0.81	0.77	0.93	0.99	1.12	1.01	0.76
54	0.79	0.75	0.92	0.98	1.12	1.00	0.73
55	0.76	0.72	0.91	0.96	1.11	0.98	0.70
56	0.75	0.69	0.90	0.96	1.11	0.98	0.69
57	0.74	0.69	0.90	0.96	1.11	0.98	0.69
58	0.72	0.69	0.90	0.96	1.11	0.98	0.68
59	0.71	0.69	0.90	0.96	1.11	0.98	0.68
60	0.69	0.68	0.90	0.96	1.11	0.98	0.67
61	0.69	0.68	0.90	0.96	1.11	0.98	0.67
62	0.69	0.67	0.90	0.96	1.11	0.98	0.67
63	0.69	0.67	0.90	0.96	1.11	0.98	0.67
64	0.69	0.67	0.90	0.96	1.11	0.98	0.67
65	0.69	0.67	0.90	0.96	1.11	0.98	0.67
66	0.69	0.68	0.90	0.96	1.11	0.98	0.67
67	0.70	0.68	0.90	0.96	1.11	0.98	0.68
68	0.71	0.69	0.90	0.96	1.11	0.98	0.69
69	0.72	0.71	0.90	0.96	1.11	0.98	0.71
70	0.74	0.72	0.90	0.96	1.11	0.98	0.72
71	0.75	0.75	0.90	0.96	1.11	0.98	0.75
72	0.78	0.78	0.92	0.98	1.12	1.00	0.78
73	0.81	0.81	0.95	1.00	1.14	1.02	0.81
74	0.83	0.83	0.97	1.02	1.16	1.04	0.83
75	0.85	0.85	0.99	1.04	1.18	1.06	0.85
76	0.87	0.87	1.01	1.06	1.20	1.08	0.87
77	0.89	0.89	1.03	1.08	1.22	1.09	0.89
78	0.92	0.92	1.05	1.10	1.23	1.11	0.92
79	0.94	0.94	1.08	1.12	1.25	1.13	0.94
80	0.97	0.97	1.09	1.13	1.25	1.15	0.97
81	0.99	0.99	1.10	1.14	1.26	1.15	0.99
82	1.01	1.01	1.12	1.15	1.26	1.17	1.01
83	1.04	1.04	1.12	1.16	1.26	1.18	1.04
84	1.06	1.06	1.14	1.18	1.27	1.19	1.06
85	1.08	1.08	1.17	1.18	1.28	1.20	1.08
86	1.09	1.09	1.18	1.20	1.29	1.20	1.09

87	1.10	1.10	1.19	1.23	1.30	1.23	1.10
88	1.12	1.12	1.20	1.24	1.31	1.26	1.12
89	1.13	1.13	1.21	1.25	1.33	1.26	1.13
90+	1.14	1.14	1.22	1.26	1.33	1.27	1.14

**No Youthful Operators**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
40	0.91	0.88	1.04	1.09	1.23	1.11	0.81
41	0.90	0.87	1.03	1.08	1.22	1.10	0.81
42	0.90	0.87	1.03	1.08	1.22	1.10	0.80
43	0.89	0.86	1.02	1.08	1.21	1.09	0.80
44	0.89	0.86	1.02	1.08	1.21	1.09	0.80
45	0.88	0.84	0.99	1.05	1.18	1.07	0.78
46	0.88	0.84	0.98	1.04	1.17	1.06	0.78
47	0.87	0.83	0.98	1.04	1.17	1.06	0.77
48	0.85	0.81	0.97	1.03	1.16	1.05	0.75
49	0.85	0.81	0.97	1.03	1.16	1.05	0.75
50	0.78	0.72	0.91	0.97	1.11	0.99	0.72
51	0.77	0.72	0.91	0.96	1.11	0.98	0.71
52	0.77	0.72	0.91	0.96	1.11	0.98	0.71
53	0.76	0.72	0.91	0.96	1.11	0.98	0.70
54	0.76	0.72	0.91	0.96	1.11	0.98	0.70

**Married Female**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	1.55	1.49	1.62	1.66	1.85	1.73	1.40
17	1.55	1.49	1.62	1.66	1.85	1.73	1.40
18	1.55	1.49	1.62	1.66	1.85	1.73	1.40
19	1.45	1.40	1.53	1.59	1.73	1.64	1.31
20	1.45	1.40	1.53	1.59	1.73	1.64	1.31
21	1.16	1.16	1.31	1.37	1.52	1.40	1.06
22	1.15	1.15	1.28	1.35	1.47	1.37	1.05
23	1.15	1.14	1.25	1.29	1.41	1.32	1.05
24	1.13	1.09	1.19	1.22	1.33	1.26	1.02
25	1.07	1.01	1.12	1.17	1.28	1.20	0.96
26	1.07	1.01	1.12	1.17	1.28	1.20	0.96
27	1.07	1.01	1.12	1.17	1.28	1.20	0.96
28	1.07	1.01	1.12	1.17	1.28	1.20	0.96
29	1.07	1.01	1.12	1.17	1.28	1.20	0.96

**Married Male**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.26	2.17	2.26	2.26	2.37	2.37	1.85
17	2.26	2.17	2.26	2.26	2.37	2.37	1.85
18	2.25	2.15	2.24	2.24	2.34	2.34	1.80
19	2.10	2.02	2.09	2.09	2.20	2.20	1.64
20	2.10	2.02	2.09	2.09	2.20	2.20	1.64
21	1.77	1.72	1.77	1.77	1.83	1.83	1.46

22	1.39	1.34	1.38	1.38	1.46	1.39	1.07
23	1.32	1.26	1.32	1.32	1.39	1.35	1.06
24	1.25	1.21	1.24	1.24	1.31	1.26	1.03
25	1.07	1.01	1.12	1.17	1.28	1.20	0.96
26	1.07	1.01	1.12	1.17	1.28	1.20	0.96
27	1.07	1.01	1.12	1.17	1.28	1.20	0.96
28	1.07	1.01	1.12	1.17	1.28	1.20	0.96
29	1.07	1.01	1.12	1.17	1.28	1.20	0.96

**Unmarried Female Principal Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.95	2.95	2.95	2.95	3.08	3.08	2.63
17	2.95	2.95	2.95	2.95	3.08	3.08	2.63
18	2.95	2.95	2.95	2.95	3.08	3.08	2.63
19	2.74	2.63	2.72	2.72	2.86	2.86	2.43
20	2.65	2.54	2.64	2.64	2.77	2.77	2.36
21	1.70	1.69	1.70	1.70	1.70	1.70	1.44
22	1.67	1.60	1.65	1.65	1.69	1.69	1.43
23	1.60	1.53	1.60	1.60	1.63	1.63	1.38
24	1.58	1.52	1.57	1.57	1.62	1.62	1.37
25	1.11	1.10	1.21	1.27	1.38	1.29	1.01
26	1.11	1.10	1.21	1.27	1.37	1.29	1.01
27	1.11	1.08	1.19	1.22	1.33	1.27	1.00
28	1.10	1.06	1.17	1.20	1.31	1.24	0.99
29	1.07	1.01	1.12	1.17	1.28	1.20	0.96

**Unmarried Male Principal Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	3.68	3.68	3.68	3.68	3.68	3.68	3.68
17	3.68	3.68	3.68	3.68	3.68	3.68	3.37
18	3.68	3.68	3.68	3.68	3.68	3.68	3.11
19	3.64	3.53	3.64	3.64	3.66	3.66	3.09
20	3.53	3.40	3.52	3.52	3.61	3.61	3.01
21	2.46	2.36	2.45	2.45	2.48	2.48	1.96
22	2.30	2.22	2.27	2.27	2.36	2.36	1.91
23	2.14	2.06	2.13	2.13	2.16	2.16	1.77
24	2.11	2.04	2.10	2.10	2.14	2.14	1.75
25	1.37	1.34	1.37	1.41	1.54	1.42	1.25
26	1.37	1.34	1.36	1.41	1.54	1.42	1.25
27	1.36	1.31	1.35	1.39	1.50	1.41	1.23
28	1.33	1.28	1.32	1.35	1.47	1.39	1.20
29	1.27	1.21	1.26	1.28	1.39	1.33	1.13

**Unmarried Female Occasional Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.40	2.40	2.40	2.40	2.40	2.40	2.10
17	2.40	2.40	2.40	2.40	2.40	2.40	2.10
18	2.38	2.31	2.38	2.38	2.40	2.40	2.09

19	2.12	2.05	2.11	2.11	2.15	2.15	1.86
20	2.10	2.02	2.08	2.08	2.13	2.13	1.84
21	1.33	1.31	1.33	1.33	1.38	1.34	1.13
22	1.29	1.25	1.29	1.29	1.38	1.32	1.12
23	1.27	1.20	1.26	1.27	1.38	1.29	1.10
24	1.27	1.20	1.26	1.27	1.38	1.29	1.10

**Unmarried Male Occasional Operator**

Age of Operator	Pleasure Use	Commute 0-3	Commute 4-14	Commute 15+	Principal Business	Occasional Business	Farm
16	2.79	2.79	2.79	2.79	2.79	2.79	2.45
17	2.79	2.79	2.79	2.79	2.79	2.79	2.45
18	2.79	2.79	2.79	2.79	2.79	2.79	2.45
19	2.67	2.57	2.66	2.66	2.72	2.72	2.34
20	2.60	2.52	2.60	2.60	2.67	2.67	2.29
21	1.71	1.69	1.71	1.71	1.71	1.71	1.51
22	1.66	1.61	1.66	1.66	1.70	1.70	1.48
23	1.61	1.54	1.61	1.61	1.64	1.64	1.43
24	1.61	1.53	1.59	1.59	1.63	1.63	1.42

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**Auto-Owners Standard**  
**Auto-Owners Premier**

**BASE RATES**

**Arkansas**

**SEMI-ANNUAL BASE RATES**

<u>Coverage</u>	<u>Auto-Owners Standard</u>	<u>Auto-Owners Premier</u>
100/300 BI	\$230.00	\$215.50
100,000 PD	\$165.00	\$161.00
\$5,000 MB	\$44.75	\$43.72
\$140/Week DI	\$3.00	\$3.00
100/300 UM	\$22.40	\$22.40
100/300 UIM	\$30.80	\$27.40
\$25,000 UMPD	\$14.30	\$13.49
FULL COMP	\$120.00	\$112.00
\$100 COLL	\$240.75	\$235.50
\$50 RTS	\$6.09	\$5.35
30/900 AE	\$16.55	\$15.35

**Auto-Owners Standard  
Auto-Owners Premier**

**ADDITIONAL RATING  
FACTORS AND PREMIUMS**

**Arkansas**

**COST SYMBOL RELATIVITIES**

**Prior to 1990**

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-1600	1	0.25	0.50
1601-2100	2	0.25	0.50
2101-2750	3	0.27	0.51
2751-3700	4	0.30	0.51
3701-5000	5	0.39	0.60
5001-6500	6	0.56	0.67
6501-8000	7	0.74	0.81
8001-10000	8	0.85	0.91
10001-12500	10	1.00	1.00
12501-15000	11	1.19	1.10
15001-17500	12	1.36	1.21
17501-20000	13	1.54	1.30
20001-24000	14	1.78	1.43
24001-28000	15	1.96	1.61
28001-33000	16	2.25	1.83
33001-39000	17	2.63	2.04
39001-46000	18	3.16	2.25
46001-55000	19	3.60	2.41
55001-65000	20	4.00	2.63
65001+ over	21	.046*	.018*
*For each add'l 1,000 over 65,000 add the given factor to the symbol 20 relativity.			

**1990-2010**

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-6500	1	0.59	0.69
6501-8000	2	0.80	0.87
8001-9000	3	0.84	0.89
9001-10000	4	0.91	0.95
10001-11250	5	1.00	1.00
11251-12500	6	1.08	1.05
12501-13750	7	1.17	1.10
13751-15000	8	1.25	1.15
15001-16250	10	1.34	1.19
16251-17500	11	1.41	1.25
17501-18750	12	1.47	1.31
18751-20000	13	1.55	1.35
20001-22000	14	1.62	1.41
22001-24000	15	1.70	1.49
24001-26000	16	1.79	1.54
26001-28000	17	1.86	1.62
28001-30000	18	1.94	1.70
30001-33000	19	1.98	1.78
33001-36000	20	2.04	1.87
36001-40000	21	2.08	1.98
40001-45000	22	2.14	2.09
45001-50000	23	2.25	2.20
50001-60000	24	2.42	2.36
60001-70000	25	2.74	2.51
70001-80000	26	3.20	2.73
80001 + over	27	.046**	.018**
**For each add'l 1,000 over 80,000 add the given factor to the symbol 26 relativity.			

**2011 and Subsequent**

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
0-3000	1	0.590	0.690
3001-5500	2	0.695	0.780
5501-8000	3	0.800	0.870
8001-9000	4	0.840	0.890
9001-10000	5	0.910	0.950
10001-11000	6	1.000	1.000
11001-12000	7	1.080	1.050
12001-13000	8	1.125	1.075
13001-14000	10	1.170	1.100
14001-15000	11	1.250	1.150
15001-15625	12	1.295	1.170
15626-16250	13	1.340	1.190
16251-16875	14	1.375	1.220
16876-17500	15	1.410	1.250
17501-18125	16	1.440	1.280
18126-18750	17	1.470	1.310
18751-19375	18	1.510	1.330
19376-20000	19	1.550	1.350
20001-20625	20	1.585	1.380
20626-21250	21	1.620	1.410
21251-21875	22	1.647	1.437
21876-22500	23	1.673	1.463
22501-23125	24	1.700	1.490
23126-23750	25	1.723	1.503
23751-24375	26	1.745	1.515
24376-25000	27	1.768	1.528
25001-25625	28	1.790	1.540
25626-26250	29	1.813	1.567
26251-26875	30	1.837	1.593
26876-27500	31	1.860	1.620
27501-28125	32	1.887	1.647
28126-28750	33	1.913	1.673
28751-29375	34	1.940	1.700
29376-30000	35	1.950	1.719
30001-31000	36	1.965	1.750
31001-32000	37	1.980	1.780
32001-33000	38	2.000	1.810
33001-34000	39	2.020	1.840
34001-35000	40	2.040	1.870

<u>Cost New</u>	<u>Symbol</u>	<u>Comp.</u>	<u>Coll.</u>
35001-36000	41	2.050	1.898
36001-37000	42	2.060	1.925
37001-38000	43	2.070	1.953
38001-39000	44	2.080	1.980
39001-40000	45	2.093	2.003
40001-41250	46	2.108	2.032
41251-42500	47	2.124	2.061
42501-43750	48	2.140	2.090
43751-45000	49	2.168	2.118
45001-46250	50	2.195	2.145
46251-47500	51	2.223	2.173
47501-48750	52	2.250	2.200
48751-50000	53	2.274	2.223
50001-52500	54	2.323	2.269
52501-55000	55	2.371	2.314
55001-57500	56	2.420	2.360
57501-60000	57	2.484	2.390
60001-65000	58	2.612	2.450
65001-70000	59	2.740	2.510
70001-75000	60	2.970	2.620
75001-80000	61	3.200	2.730
80001-85000	62	3.330	2.805
85001-90000	63	3.460	2.880
90001-95000	64	3.590	2.955
95001-100000	65	3.720	3.030
100001-110000	66	3.950	3.180
110001-120000	67	4.180	3.330
120001-130000	68	4.410	3.480
130001-140000	69	4.640	3.630
140001-150000	70	4.870	3.780
Rating Symbol	71	5.100	3.930
Rating Symbol	72	5.330	4.080
Rating Symbol	73	5.560	4.230
Rating Symbol	74	5.790	4.380
Rating Symbol	75	6.020	4.530
150001+ over	98	0.023***	0.015***
***For each additional 1,000 over 150,000 add the given factor to the symbol 70 relativity.			

For Base Rates refer to {{AR PPA Base Rates}}



For Secondary Symbols refer to {{AR PPA Secondary Symbol}}

**Auto-Owners Standard  
Auto-Owners Premier****ADDITIONAL RATING  
FACTORS AND PREMIUMS****Arkansas**

[Comprehensive Deductibles with Glass Breakage](#)  
[Comprehensive Deductibles with no Deductible to Glass Breakage](#)  
[Deductible Collision Coverage](#)  
[Physical Damage Plus](#)  
[Waiver of Collision Deductibles](#)

**DEDUCTIBLES****Comprehensive Coverage with deductible applicable to Glass Breakage**

\$ 50 Deductible - Charge .87 of applicable Full Comprehensive premium  
\$ 100 Deductible - Charge .75 of applicable Full Comprehensive premium  
\$ 200 Deductible - Charge .63 of applicable Full Comprehensive premium  
\$ 250 Deductible - Charge .60 of applicable Full Comprehensive premium  
\$ 500 Deductible - Charge .50 of applicable Full Comprehensive premium  
\$ 750 Deductible - Charge .47 of applicable Full Comprehensive premium  
\$1000 Deductible - Charge .42 of applicable Full Comprehensive premium  
\$2000 Deductible - Charge .40 of applicable Full Comprehensive premium  
\$3000 Deductible - Charge .38 of applicable Full Comprehensive premium  
\$5000 Deductible - Charge .36 of applicable Full Comprehensive premium

**Comprehensive Coverage with no deductible applicable to Glass Breakage**

\$ 50 Deductible - Charge .95 of applicable Full Comprehensive premium  
\$ 100 Deductible - Charge .91 of applicable Full Comprehensive premium  
\$ 200 Deductible - Charge .80 of applicable Full Comprehensive premium  
\$ 250 Deductible - Charge .70 of applicable Full Comprehensive premium  
\$ 500 Deductible - Charge .66 of applicable Full Comprehensive premium  
\$ 750 Deductible - Charge .64 of applicable Full Comprehensive premium  
\$1000 Deductible - Charge .60 of applicable Full Comprehensive premium  
\$2000 Deductible - Charge .58 of applicable Full Comprehensive premium  
\$3000 Deductible - Charge .56 of applicable Full Comprehensive premium  
\$5000 Deductible - Charge .54 of applicable Full Comprehensive premium

**Deductible Collision Coverage**

Collision coverage may be written on a deductible basis as follows:

\$ 150 Deductible - Charge .95 of applicable \$100 deductible premium

\$ 200 Deductible - Charge .90 of applicable \$100 deductible premium

\$ 250 Deductible - Charge .84 of applicable \$100 deductible premium

\$ 500 Deductible - Charge .73 of applicable \$100 deductible premium

\$ 750 Deductible - Charge .62 of applicable \$100 deductible premium

\$1000 Deductible - Charge .47 of applicable \$100 deductible premium

\$2000 Deductible - Charge .44 of applicable \$100 deductible premium

\$3000 Deductible - Charge .41 of applicable \$100 deductible premium

\$5000 Deductible - Charge .38 of applicable \$100 deductible premium

**Physical Damage Plus** - Charge 1.10 of Comprehensive and Collision

**Waiver of Collision Deductible** - (Collision with Identified Uninsured Motorist)

When a policy is written to provide Uninsured Motorist and Collision coverage, the collision deductible may be waived for loss caused by an identified Uninsured Motorist legally liable for such damage.

The Semi-Annual premium for this coverage is -

\$2.00 if the insured carries \$100 Deductible Collision
\$3.00 if the insured carries \$150 Deductible Collision
\$4.00 if the insured carries \$200 Deductible Collision
\$5.00 if the insured carries \$250 Deductible Collision
\$6.00 if the insured carries \$500 Deductible Collision
\$6.50 if the insured carries \$750 Deductible Collision
\$7.00 if the insured carries \$1000 Deductible Collision
\$8.00 if the insured carries \$2000 Deductible Collision
\$9.00 if the insured carries \$3000 Deductible Collision
\$10.00 if the insured carries \$5000 Deductible Collision

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard  
Auto-Owners Premier**

**ADDITIONAL RATING  
FACTORS AND PREMIUMS**

**Arkansas**

**BODILY INJURY LIMITS**

<u>Limit</u>	<u>BI</u>
25/50	0.72
50/50	0.78
50/100	0.89
100/100	0.91
250/250	1.09
100/300	1.00
300/300	1.15
250/500	1.17
500/500	1.24
750/750	1.37
500/1000	1.28
1000/1000	1.47

**SINGLE LIMIT**

**(Bodily Injury and Property Damage Combined)**

To write a single limit of liability for Bodily Injury and Property Damage combined, multiply the premium developed for separate limits equal to the single limit desired, by .975.

Example: For a single limit of \$100,000

Premium for \$100/100,000 BI x .975 - xxx

Premium for \$100,000 PD x .975 - xxx

Single Limit premium \$xxx

A single limit of liability may be written only under the Automobile policy and only for the following limits:

\$100,000	\$250,000	\$300,000	\$500,000	\$750,000	\$1,000,000
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For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard**  
**Auto-Owners Premier**

**ADDITIONAL RATING**  
**FACTORS AND PREMIUMS**

**Arkansas**

**UNDERINSURED AND HIGHER LIMITS**

**Underinsured Motorist Coverage**

**Standard**

**Premier**

**Individual Insured or Husband and Wife**

Automobile Policy

**Specified Car Basis**

Each Owned Private Passenger Automobile

**Named Person Coverage**

Each Named Person

**Named Operator Policy**

**Insured other than Individual or Husband and Wife**

**Automobile Policy**

**Specified Car Basis**

Each Owned Automobile

**Named Person Coverage**

Each Named Person

**Underinsured Motorist Higher Limits Table**

25/50	0.41	100/300	1.00	500/500	1.36
50/50	0.45	250/250	1.09	500/1000	1.50
50/100	0.61	250/500	1.22	750/750	1.59
100/100	0.78	300/300	1.16	1000/1000	1.67

For Base Rates refer to {{AR PPA Base Rates}}

**Auto-Owners Standard  
Auto-Owners Premier**
**ADDITIONAL RATING  
FACTORS AND PREMIUMS**
**Arkansas**

Insurance Score Tier Movement Table

Allow Downward Movement of X Tiers on an Annual\* Policy

Claim History		Tiers Below Rated Score on Previous Term	Years Since Personal Auto Policy Issued			
			Fewer than 3 years	3 or more years, but fewer than 6 years	6 or more years, but fewer than 10 years	10 or more years
No claims or claims within 5 years do not exceed \$1,500		10-14	0	0	0	0
		15-19	0	0	0	0
		20-29	6	0	0	0
		30-39	8	6	0	0
		40-49	10	8	6	0
Claims within 5 years exceed \$1,500, but no claims within 3 years or claims within 3 years do not exceed \$1,500		10-14	0	0	0	0
		15-19	6	6	0	0
		20-29	8	6	6	6
		30-39	10	8	8	6
		40-49	16	10	8	6
Claims within 3 years exceed \$1,500	Total Claims	10-14	0	0	0	0
	1	15-19	8	6	0	0
		20-29	10	8	6	6
		30-39	16	10	8	6
		40-49	20	16	10	8
	2	10-14	6	6	0	0
		15-19	10	6	6	0
		20-29	16	10	8	6
		30-39	Actual**	20	16	10
		40-49	Actual	Actual	20	16
	3+	10-14	Actual	Actual	8	6
		15-19	Actual	Actual	10	8
		20-29	Actual	Actual	16	10
		30-39	Actual	Actual	20	16
		40-49	Actual	Actual	Actual	Actual

\*Allow downward movement of (X times 0.5) tiers on a semi-annual policy.

\*\*Actual indicates full movement to actual insurance score regardless of term length.

**Auto-Owners Standard**  
**Auto-Owners Premier**

**ADDITIONAL RATING**  
**FACTORS AND PREMIUMS**

**Arkansas**

[Future Model Year](#)  
[Model Year Relativities](#)

**MODEL YEAR RELATIVITIES**

For future model years which do not have a factor listed, use the most recent year's factor for Bodily Injury, Property Damage and Medical Benefits. Multiply the factor for the next previous model year by 1.04 for Comprehensive, Collision and Uninsured Motorist Property Damage.

<u>Model Year</u>	<u>BI/PD</u>	<u>MB</u>	<u>UMPD</u>	<u>Comp.</u>	<u>Coll.</u>
2013	1.00	0.99	1.57	1.50	1.63
2012	1.00	0.99	1.51	1.44	1.57
2011	1.00	0.99	1.45	1.39	1.51
2010	1.00	0.99	1.39	1.34	1.46
2009	1.00	0.99	1.35	1.29	1.40
2008	1.00	0.99	1.31	1.25	1.34
2007	1.00	0.99	1.26	1.19	1.30
2006	1.00	0.99	1.19	1.13	1.25
2005	1.00	0.99	1.13	1.10	1.19
2004	1.00	0.99	1.07	1.06	1.14
2003	1.00	1.00	1.04	1.03	1.08
2002	1.00	1.00	1.00	1.00	1.00
2001	1.00	1.00	0.98	0.91	0.92
2000	0.94	1.00	0.96	0.85	0.85
1999	0.94	1.00	0.95	0.82	0.80
1998	0.89	1.00	0.94	0.78	0.73
1997	0.87	1.00	0.92	0.76	0.69
1996	0.84	0.99	0.91	0.71	0.64
1995	0.82	0.92	0.89	0.66	0.60
1994	0.80	0.92	0.88	0.63	0.57
1993	0.80	0.90	0.87	0.60	0.54
1992	0.80	0.89	0.86	0.58	0.54
1991	0.79	0.89	0.86	0.58	0.54
1990	0.79	0.89	0.86	0.55	0.51
1989 & Prior	0.79	0.89	0.86	0.52	0.46

For Base Rates refer to {{AR PPA Base Rates}}

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**SERFF Tracking #:** AOIC-128552075

**State Tracking #:**

**Company Tracking #:** PPA-AR-01-07/26/2012-01

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**State:** Arkansas

**Filing Company:** Auto-Owners Insurance Company

**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:** Private Passenger Auto

**Project Name/Number:** AR Rate Change/PPA-AR-01-07/26/2012-01

## Rate/Rule Schedule



State: Arkansas

Filing Company: Auto-Owners Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto

Project Name/Number: AR Rate Change/PPA-AR-01-07/26/2012-01

***Attachment AOAPZ159.htm is not a PDF document and cannot be reproduced here.***

**Auto-Owners Standard  
Auto-Owners Premier**
**PREMIUM CALCULATION**
**Arkansas**

STEP#	
1	SEMI-ANNUAL BASE RATE X 2
2	TERRITORY RELATIVITY
3	AGE, TYPE & USE RELATIVITIES
4	MEDICAL AND HOSPITAL BENEFITS AGE FACTOR
5	LIMIT RELATIVITY
6	COMBINED SINGLE LIMIT FACTOR (.975)
7	COST SYMBOL RELATIVITY
8	MODEL YEAR RELATIVITY
9	ROAD TROUBLE SERVICE VEHICLE AGE FACTOR
10	DEDUCTIBLE RELATIVITY
11	PHYSICAL DAMAGE PLUS
12	**SPECIAL FACTORS
13	SPECIAL LEASED VEHICLE FACTOR/LOAN GAP FACTOR
14	ANTI-LOCK BRAKE DISCOUNT FACTOR
15	ANTI-THEFT DEVICE DISCOUNT FACTOR
16	SECONDARY SYMBOL FACTOR
17	AIRBAG DISCOUNT FACTOR
18	SPECIAL MOTORHOME PROGRAM DISCOUNT
19	GOLF CART FACTOR
20	MULTI-CAR DISCOUNT FACTOR
21	COMPANY CAR DISCOUNT FACTOR
22	TEEN MONITORING DISCOUNT FACTOR
23	BROADENED COVERAGE FOR NAMED INDIVIDUALS-DRIVE OTHER CARS
24	EXTENDED COVERAGE-NON OWNED AUTOMOBILES FURNISHED OR AVAILABLE FOR REGULAR USE
25	GOOD STUDENT DISCOUNT FACTOR
26	STUDENT AWAY DISCOUNT FACTOR
27	CONVICTION*ACCIDENT SURCHARGE FACTOR
28	BORDERLINE FACTOR

[illegible]

19	X	X	X	X	X	X	X	X	X	X	X
20	X	X	X	X	X	X	X	X	X	X	X
21	X	X	X	X	X	X		X	X	X	X
22	X	X	X	X	X	X		X	X	X	X
23	X	X						X			
24	X	X									
25	X	X	X	X	X	X	X	X	X	X	X
26	X	X	X				X	X			
27	X	X	X					X			
28	X	X	X	X	X	X	X	X			X
29	X	X		X	X	X		X			
30								+			
31	X	X	X	X	X	X	X	X	X	X	X
32	X	X	X	X	X	X	X	X	X	X	X
33	X	X	X	X	X	X	X	X	X	X	X
34	X	X	X	X	X	X	X	X	X	X	X
35	X	X	X	X	X	X	X	X	X	X	X
36	X	X	X	X	X	X	X	X	X	X	X
37	X	X	X	X	X	X	X	X	X	X	X
38	X	X	X	X	X	X	X	X	X	X	X
39	X	X	X	X	X	X	X	X	X	X	X
***40											

TOTAL ITEM PREMIUM #40 (SUM OF COVERAGE TOTALS)=

\*\*Driver Training Cars, School Auto, Funeral Car, Antique, Emergency, Lic. RV, Named Non-Owner, Classic, Corvettes, Converted Vehicle

\*\*\***MINIMUM PREMIUM:** There is a \$1.00 minimum premium charge applied to all coverages except comprehensive. A \$40.00 semi-annual minimum premium will apply to private passenger automobiles, motor homes, mobile homes, antique automobiles, classic automobiles, corvettes, converted automobiles, and assembled automobiles with comprehensive coverage only.

Auto-Owners Standard  
Auto-Owners Premier

**ADDITIONAL RATING  
FACTORS AND PREMIUMS**

**Arkansas**

**SECONDARY SYMBOL RATING FACTORS**

The ninth digit of the cost symbol contains the secondary symbol.

**Secondary Symbol = 4**

For all Model Years:

COMP	1.06
COLL	1.08

**Secondary Symbol = 5**

For all Model Years:

COMP	1.06
COLL	1.08

**Secondary Symbol = 6**

For Model Years 1989 & Prior:

BI	1.00
PD	1.00
MB	1.00
COMP	1.00
COLL	1.00

For Model Years 1990-2012:

BI	1.03
PD	1.03
MB	0.89
COMP	0.97
COLL	0.93

For Model years 2013 & Later:

BI	1.09
PD	1.09
MB	0.85
COMP	0.97
COLL	0.91

For Cost Symbol Relativities refer to {{AR PPA Cost Symbol Relativities}}

**Auto-Owners Standard**  
**Auto-Owners Premier**

**TERRITORY RELATIVITIES**

**Arkansas**

TERRITORY	BI	PD	UM	COMP	COLL
1	1.20	1.20	1.00	1.88	1.42
2	1.15	1.15	1.00	1.80	1.40
3	0.90	0.90	1.00	1.37	1.01
4	0.75	0.75	1.00	1.07	1.02
5	0.94	0.94	1.00	0.87	1.01
6	0.92	0.92	1.00	0.81	0.91
7	0.99	0.99	1.00	1.02	1.11
8	1.00	1.00	1.00	1.00	1.00
9	1.16	1.16	1.00	0.93	1.09
10	1.02	1.02	1.00	1.04	1.06
11	1.28	1.28	1.00	1.31	1.27
12	0.87	0.87	1.00	1.84	1.15
13	1.32	1.32	1.00	1.74	1.44
14	1.05	1.05	1.00	2.19	1.38
15	1.27	1.27	1.00	2.20	1.53
16	1.21	1.21	1.00	2.09	1.41
17	1.05	1.05	1.00	2.19	1.38
18	1.02	1.02	1.00	1.02	1.00
19	0.98	0.98	1.00	1.21	0.99
20	0.80	0.80	1.00	1.40	1.00
21	0.93	0.93	1.00	1.19	0.97
22	1.00	1.00	1.00	1.00	1.05
23	0.84	0.84	1.00	1.43	1.00
24	0.93	0.93	1.00	0.87	1.00
25	0.90	0.90	1.00	1.21	0.97
26	0.74	0.74	1.00	1.04	0.99

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27	0.75	0.75	1.00	1.05	1.00
28	0.75	0.75	1.00	1.05	1.00

For Territories refer to {{AR PPA Territory Schedule}}

## Auto-Owners Group

TERRITORIES  
TERRITORY SCHEDULE

## Arkansas

For the Arkansas County Coding listing, please refer to {{AR Terr County Coding}}.

The territory boundaries that are defined by using zip codes are determined by the zip code boundaries in use on the effective date of this page. Future changes in these zip codes will not affect the territory boundaries.

<a href="#">(A)</a>	<a href="#">(H)</a>	<a href="#">(O)</a>	<a href="#">(W)</a>
<a href="#">(B)</a>	<a href="#">(I)</a>	<a href="#">(P)</a>	<a href="#">(Y)</a>
<a href="#">(C)</a>	<a href="#">(J)</a>	<a href="#">(R)</a>	
<a href="#">(D)</a>	<a href="#">(L)</a>	<a href="#">(S)</a>	
<a href="#">(F)</a>	<a href="#">(M)</a>	<a href="#">(U)</a>	
<a href="#">(G)</a>	<a href="#">(N)</a>	<a href="#">(V)</a>	

Territory	Code
ARKANSAS COUNTY - (Entire County)	19
ASHLEY COUNTY - (Entire County)	16
BAXTER COUNTY - (Entire County)	27
BENTON COUNTY - (Entire County)	24
BOONE COUNTY - (Entire County)	27
BRADLEY COUNTY - (Entire County)	14
CALHOUN COUNTY - (Entire County)	14
CARROLL COUNTY - (Entire County)	27
CHICOT COUNTY - (Entire County)	17
CLARK COUNTY - (Entire County)	20
CLAY COUNTY - (Entire County)	02
CLEBURNE COUNTY - (Entire County)	25
CLEVELAND COUNTY - (Entire County)	14
COLUMBIA COUNTY - (Entire County)	14
CONWAY COUNTY - (Entire County)	04
CRAIGHEAD COUNTY - (Entire County)	02
CRAWFORD COUNTY - (Entire County)	06
CRITTENDEN COUNTY - (Entire County)	01



CROSS COUNTY - (Entire County)	02
DALLAS COUNTY - (Entire County)	14
DESHA COUNTY - (Entire County)	16
<a href="#">Back to Top</a>	
DREW COUNTY - (Entire County)	16
FAULKNER COUNTY - (Entire County)	10
FRANKLIN COUNTY - (Entire County)	26
FULTON COUNTY - (Entire County)	03
GARLAND COUNTY	
Hot Springs Village	18
<b>Remainder of Garland County</b>	22
GRANT COUNTY - (Entire County)	08
GREENE COUNTY - (Entire County)	02
HEMPSTEAD COUNTY - (Entire County)	14
HOT SPRING COUNTY - (Entire County)	07
HOWARD COUNTY - (Entire County)	12
INDEPENDENCE COUNTY - (Entire County)	25
IZARD COUNTY - (Entire County)	03
JACKSON COUNTY - (Entire County)	02
JEFFERSON COUNTY - (Entire County)	11
JOHNSON COUNTY - (Entire County)	26
LAFAYETTE COUNTY - (Entire County)	14
<a href="#">Back to Top</a>	
LAWRENCE COUNTY - (Entire County)	02
LEE COUNTY - (Entire County)	01
LINCOLN COUNTY - (Entire County)	14
LITTLE RIVER COUNTY - (Entire County)	12
LOGAN COUNTY - (Entire County)	26
LONOKE COUNTY - (Entire County)	10
MADISON COUNTY - (Entire County)	04
MARION COUNTY - (Entire County)	27

MILLER COUNTY - (Entire County)	13
MISSISSIPPI COUNTY - (Entire County)	01
MONROE COUNTY - (Entire County)	02
MONTGOMERY COUNTY - (Entire County)	07
NEVADA COUNTY - (Entire County)	14
NEWTON COUNTY - (Entire County)	04
OUACHITA COUNTY - (Entire County)	14
PERRY COUNTY - (Entire County)	04
PHILLIPS COUNTY - (Entire County)	16
PIKE COUNTY - (Entire County)	23
POINSETT COUNTY - (Entire County)	02
POLK COUNTY - (Entire County)	23
POPE COUNTY - (Entire County)	28
PRAIRIE COUNTY - (Entire County)	02
PULASKI COUNTY - (Entire County)	09
<a href="#">Back to Top</a>	
RANDOLPH COUNTY - (Entire County)	02
ST FRANCIS COUNTY - (Entire County)	01
SALINE COUNTY	
Hot Springs Village	18
<b>Remainder of Saline County</b>	08
SCOTT COUNTY - (Entire County)	04
SEARCY COUNTY - (Entire County)	04
SEBASTIAN COUNTY - (Entire County)	06
SEVIER COUNTY - (Entire County)	12
SHARP COUNTY - (Entire County)	03
STONE COUNTY - (Entire County)	03
UNION COUNTY - (Entire County)	15
VAN BUREN COUNTY - (Entire County)	28
WASHINGTON COUNTY - (Entire County)	05
WHITE COUNTY - (Entire County)	21

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WOODRUFF COUNTY - (Entire County)	02
YELL COUNTY - (Entire County)	04
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Refer to {{AR PPA Terr Relativities}}

**Auto-Owners  
Standard/Premier/A+****PERSONAL AUTOMOBILE  
COVERAGES****Arkansas****COMPREHENSIVE**

Comprehensive Coverage responds to all losses to the insured vehicle except by collision and other exclusions. This coverage is written for the actual cash value of the automobile.

When an automobile is written with Comprehensive coverage, the policyholder may elect to add the Waiver of Deductible – Glass Damage {{79730 (AR)}} to an item. With this endorsement, the Comprehensive deductible may be waived for the replacement of the damaged safety glass.

When an automobile is written with Comprehensive coverage, the automobile will automatically receive the following endorsements:

- The Air Bag Replacement Coverage endorsement, {{89023 (AR)}}. With this endorsement, Comprehensive coverage is extended to air bag replacement including situations where the air bag inflated without being involved in a comprehensive or collision loss.
- The Waiver of Glass Deductible for Repair, {{89024 (AR)}}. With this endorsement, the Comprehensive deductible may be waived for the repair of damaged safety glass.

A \$40 semi-annual minimum premium will apply to private passenger automobiles, motor homes, mobile homes, antique automobiles, classic automobiles, Corvettes, converted automobiles, and assembled automobiles insured with Comprehensive coverage only.

A \$50 semi-annual minimum premium will apply to motorcycles, mopeds and licensed recreational vehicles insured with Comprehensive coverage only.

**Forms**

Waiver of Deductible – Glass Damage, {{79730 (AR)}}

Air Bag Replacement Coverage Endorsement, {{89023 (AR)}}

Waiver of Glass Deductible for Repair, {{89024 (AR)}}

<b>Auto-Owners Standard/Premier/A+</b>	<b>PERSONAL AUTOMOBILE PREMIUM ADJUSTMENTS</b>	<b>Arkansas</b>
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### **AUTO/HOME MULTI-POLICY DISCOUNT**

When a policy written in our Personal Automobile program and a policy in either our Homeowners or Mobile Homeowners programs are each written in any Auto-Owners Insurance Group company, the Personal Automobile policy is eligible for the Multi-Policy Discount as follows:

<b>14.5%</b>	Auto-Owners Standard/Premier
<b>17.5%</b>	Auto-Owners A+

### **Application of Discounts**

- a. Policyholders covered by the qualifying policies must be members of the same single family household.
- b. The discount may be applied to new business, renewals or mid-term to eligible policies with concurrent or nonconcurrent policy anniversaries.
- c. When either policy is canceled, the remaining policy (if discounted) is eligible for the Multi-Policy Discount until the next policy anniversary except when cancellation is for underwriting reasons. When cancellation is for underwriting reasons, the discount may be removed from the remaining policy by endorsement on the date of cancellation.
- d. The policy Declarations will reflect the discounts, when applicable.

<b>Auto-Owners Standard/Premier/A+</b>	<b>PERSONAL AUTOMOBILE PREMIUM ADJUSTMENTS</b>	<b>Arkansas</b>
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### **AUTO/LIFE MULTI-POLICY DISCOUNT**

A policy written in our Personal Automobile program will be eligible for a 5% Multi-Policy Discount when the named insured of the automobile policy also owns (or is the named insured on) an Auto-Owners:

- a. Long Term Care policy, or
- b. Life policy, excluding Group Life, or
- c. Annuity policy with a cash value of \$2,000 or greater, or,
- d. Disability Income policy (Item 235) with a monthly benefit of \$1,000 or greater; or Disability Income policy (Item 260).

### **Application of Discount**

- a. Policyholders covered by the qualifying policies must be members of the same single family household.
- b. The discount may be applied to new business, renewals or mid-term to eligible policies with concurrent or nonconcurrent policy anniversaries.
- c. When either policy is canceled, the remaining policy (if discounted) is eligible for the Multi-Policy Discount until the next policy anniversary except when cancellation is for underwriting reasons. When cancellation is for underwriting reasons, the discount may be removed from the remaining policy by endorsement on the date of cancellation.
- d. The policy Declarations will reflect the discount, when applicable.

**Auto-Owners  
Standard/Premier  
A+**

**PERSONAL AUTOMOBILE  
PREMIUM ADJUSTMENTS**

**Arkansas**

**COLLEGE GRADUATE DISCOUNT**

- A. The following rule applies to existing policies that have the discount as of April 9, 2012. A **6%** discount will apply to the Personal Automobile policy if a named insured meets the following conditions:
1. Graduated from an accredited four-year college or university, **and**
  2. Cumulative scholastic records show a grade average of "B" or higher; **or** had a 3 point average on a 4 point scale.
- B. The following rule applies to all other policies:

Unmarried operators age 16-24 are eligible for a College Graduate Discount when use of an automobile is considered in determining the applicable premium rating and the following criteria are met:

1. At the time the student operator applies for the discount, he or she must have graduated from a college or university.
2. The cumulative scholastic record must indicate the operator has met one of the following requirements:
  - a. In a school using letter grades, had a cumulative average of "B" (if the system of letter grading cannot be averaged, no grade shall show below a "B").
  - b. In a school using number grades, had a cumulative grade average of 3 points for all subjects combined on a 4 point scale (or its equivalent).

The College Graduate Discount will be applied to the premium for all coverages on the applicable automobile. Diplomas or official school transcripts are acceptable for proof of graduation. The eligible operator will receive a **5%** discount.

The discount will no longer apply once the eligible operator turns 25. If the eligible operator is removed from the policy, the discount will be deleted. This discount will not apply if the operator is already receiving the Good Student Discount.

**Auto-Owners  
Standard/Premier/A+**

**PERSONAL AUTOMOBILE  
PREMIUM ADJUSTMENTS**

**Arkansas**

**MULTI-CAR DISCOUNT**

When two or more automobiles rated as private passenger vehicles, written in our Personal Automobile program, for a single family household, for the same policyholder, rated as private passenger automobiles, are insured on the same or separate policies with any Auto-Owners Insurance Group company, the following Multi-Car Discount will apply:

<u>All Vehicles Rated For</u>	<u>Coverages</u>	<u>Discounts</u>
Operators age 24 and under	BI, PD	<b>17%</b>
	UM, UIM, COLL	<b>16%</b>
	UMPD	<b>18%</b>
	M & HB, ID	<b>20%</b>
	COMP	<b>6%</b>
	RTS	<b>22%</b>
	AE	<b>24%</b>
<hr/>		
All remaining private passenger vehicles	BI, PD	<b>25%</b>
	UM, UIM	<b>20%</b>
	UMPD	<b>23%</b>
	M & HB, ID, AE	<b>26%</b>
	COMP	<b>6%</b>
	COLL, RTS	<b>24%</b>



<b>Auto-Owners Standard/Premier/A+</b>	<b>PERSONAL AUTOMOBILE PREMIUM ADJUSTMENTS</b>	<b>Arkansas</b>
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**PAID IN FULL DISCOUNT**

A **10%** discount will apply to all coverages if the total premium for the full six or twelve month policy is paid in full **by the due date on the premium invoice.**

1. The discount is available on all payment plans, except agency bill.
2. The discount does not apply to statutory charges, expense fees or taxes.
3. The Paid In Full Discount will allow the premium to go below the minimum premium, except the \$1 minimum coverage premium.

**Auto-Owners  
Standard/Premier/A+**

**PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES**

**Arkansas**

**ANTIQUE AUTOMOBILE**

- A. An antique automobile is a motor vehicle which is more than 25 years old or is licensed as an antique automobile and maintained for use in exhibitions, antique automobile club activities, parades and other functions of public interest. The primary use of the automobile may not be the transportation of passengers.

**B. Semi-Annual Rates**

Bodily Injury Liability and Property Damage Liability are rated using operator's actual age, vehicle type and use – Charge **25%** of the Private Passenger Rate.

Physical Damage Rates per \$100 of insurance -

	<u><b>Premier</b></u>	<u><b>Standard</b></u>
Full Comprehensive	<b>.48</b>	<b>.54</b>
\$100 Deductible Collision	<b>.41</b>	<b>.46</b>

Comprehensive and Collision are written on a stated amount basis. Comprehensive and Collision deductible factors will be the same as those used for private passenger automobiles. Rates for all coverages not listed above are **69%** of Private Passenger manual rates. Refer to A-O Web EZ®.

**NOTE:** The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

**C. Discounts and Surcharges**

1. If an antique automobile is written with another private passenger automobile, the antique automobile will receive the Multi-Car Discount. An antique automobile, however, will not qualify another private passenger vehicle for the Multi-Car discount.
2. The accident and conviction surcharges apply when the antique automobile is the only item on the policy.
3. All other discounts and surcharges apply to antique automobiles.

Refer to {{AR PPA Premium Adjustments}}.

Auto-Owners Standard/Premier/A+	PERSONAL AUTOMOBILE SPECIALTY RATED VEHICLES	Arkansas
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## CLASSIC AUTOMOBILES

- A. A classic automobile is any restored automobile with a value in excess of the value of other automobiles of a similar age that does not qualify as an antique automobile.
  - B. Classic automobiles will be rated as private passenger automobiles with the appropriate age, type & use relativity and territory.
  - C. Comprehensive and Collision are written on an actual cash value basis. A stated amount will be used to insure a classic automobile because of the increased value of such vehicles. To rate, determine:
    - 1. The stated amount of the classic automobile. The market value of a classic automobile is to be used as the stated amount.
    - 2. Classic automobiles will be rated using the actual model year or a factor of 1.00, whichever is higher.
- NOTE:** The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on the actual cash value of the classic automobile on the classic automobile market at the time of loss, subject to a maximum payment of the stated amount.
- D. A discount of **29%** applies to all coverages for all classic automobiles. In addition, classic automobiles will be subject to all other available discounts and surcharges. Refer to {{AR PPA Premium Adjustments}}.

**Auto-Owners  
Standard/Premier/A+**

**PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES**

**Arkansas**

## **CONVERTED/MODIFIED AND ASSEMBLED/BRANDED AUTOMOBILES**

### **A. Converted or Modified Automobiles**

1. If an automobile has been altered, remodeled, converted or modified to substantially increase its value compared to like automobiles that have not been altered, etc., physical damage coverage may be provided by determining the total value of the automobile, including added equipment, and establishing an applicable cost symbol per the {{AR Auto Cost Symbol Plan}}. For these vehicles "CONVERTED" will be shown with the automobile description on the Declarations.
2. A surcharge of **15%** applies to all coverages except Additional Expense, Income Disability, and Road Trouble Service for all converted or modified vehicles.

**NOTE:** The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

### **B. Assembled or Branded Title Automobiles**

If an automobile has an assembled or branded title, a surcharge of **10%** applies to Comprehensive and Collision coverage premiums. "Assembled/Branded Title Automobile" will display under the Item Details on the Declarations.

**NOTE:** The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

**Auto-Owners  
Standard/Premier/A+**

**PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES**

**Arkansas**

## **CORVETTES**

- A. A Corvette will be rated as a private passenger automobile with the appropriate age, type & use relativity and territory.
- B. Comprehensive and Collision coverages are written on an actual cash value basis. A stated amount will be used to insure a Corvette because of the tendency of such vehicles to appreciate in value. To rate, determine:
1. The stated amount of the Corvette. The market value of a Corvette is to be used as the stated amount.
  2. Corvettes will be rated using the actual model year or a factor of 1.00, whichever is higher.
- NOTE:** The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on the actual cash value of the automobile on the Corvette market at the time of loss, subject to a maximum payment of the stated amount.
- C. A discount of 5% applies to all coverages for Corvettes. In addition, Corvettes will be subject to all other available discounts and surcharges. Refer to {{AR PPA Premium Adjustments}}.

**MOTOR HOMES**

- A. A motor home is defined as an owned, self-propelled land motor vehicle which is permanently equipped with cooking (including a stove and refrigerator) and sleeping facilities with a self-contained living compartment that is an integral part of the chassis.

**B. Special Motor Home Program**

1. The following motor homes are ineligible for our Special Motor Home Program:
  - a. Motor homes used as principal residences or placed on a foundation.
  - b. Motor homes used principally for other than recreational purposes, e.g. used in commuting to work or school.
  - c. Motor homes used for commercial or business purposes.
  - d. Motor homes rented or leased to others.
  - e. Motor homes that are homemade.
  - f. Motor homes with an annual mileage greater than 30,000.
  - g. Converted buses, converted vans or truck mounted campers.
2. Motor homes which have homemade alterations may not be bound but may be submitted for approval.
3. Driver eligibility guidelines are the same as private passenger auto guidelines. Please provide the applicant's motor home driving experience.
4. A photograph of the motor home will need to be submitted:
  - a. If the policyholder is less than 50 years of age, and the vehicle is more than 5 years old or;
  - b. If the policyholder is 50 or more years of age, and the vehicle is more than 10 years old.

The company reserves the right to request a photograph on all motor homes.

**C. Standard Motor Home Program**

Vehicles not eligible for our Special Motor Home Program may be submitted for our Standard Motor Home Program.

**D. Motor Home Contents** (endorsement {{79532 (AR)}})

Motor home contents which are not covered as part of the vehicle and which are the property of the insured or any household member may be covered on a stated amount basis.

**E. Premium Determination**

1. All motor homes will be rated as a private passenger automobile. To rate, develop a cost symbol based on the stated amount.
 

**Note:** The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.
2. Motor homes which meet the eligibility criteria of the Special Motor Home Program and which have one or more private passenger vehicles on the policy will have a **50%** credit applied to Collision and a **75%** credit applied to all other coverages, **except Comprehensive**.
3. Motor homes not eligible for the Special Motor Home Program will have a **25%** surcharge applied to Comprehensive coverage.
4. A motor home will not receive the Multi-Car Discount and will not qualify another automobile on the policy for the Multi-Car Discount.
5. All motor homes will be subject to our Borderline, Accident and Conviction Surcharge Programs.
6. Motor home contents: a semi-annual rate of \$.58 per \$100 of the stated amount applies.

**MOTORCYCLES****A. Introduction**

The Auto-Owners Motorcycle Program is designed to provide coverage for motorcycles licensed by the State and approved for use on public highways.

**B. Coverages Written**

1. Bodily Injury Liability
2. Property Damage Liability
3. Comprehensive
4. Collision
5. Uninsured Motorist
6. Underinsured Motorist
7. Uninsured Motorist Property Damage
8. Medical and Hospital Benefits
9. Road Trouble Service
10. Income Disability
11. Additional Expense

- Note:**
1. When a motorcycle is written, Total Loss to a New Motorcycle form, {{89021 (AR)}}, automatically attaches and describes the Comprehensive and Collision coverage loss settlement provision that applies to a newly purchased motorcycle. The motorcycle will be replaced with a new motorcycle, or the original purchase price will be paid, if (1) the motorcycle was purchased new by the policyholder, (2) it is determined that it is beyond repair, and (3) the loss or damage occurred within 90 days of the purchase date.
  2. Guest Passenger Liability coverage provides Bodily Injury coverage to the passenger of a motorcycle and protects the motorcycle operator from being sued if their passenger is injured. This coverage is automatic when Bodily Injury Liability is written on a motorcycle.
  3. With the purchase of Comprehensive and Collision coverage, Safety Riding Apparel Coverage is included and form {{89270 (AR)}} automatically attaches. Coverage is provided for helmets, gloves, boots and any other clothing designed to minimize injury in the event of an accident.

**C. Eligibility**

1. The same underwriting rules which apply to private passenger automobiles also apply to motorcycles. An eligible person must meet the state requirements to operate a motorcycle.
2. The following types of motorcycles are **INELIGIBLE** for coverage:
  - a. Motorcycles used for racing, speed contests or hill climbs.
  - b. Motorcycles customized to increase speed or acceleration.
  - c. Motorcycles used for transporting passengers for hire, rental purposes or for commercial purposes.
3. The following types of motorcycles MAY NOT BE BOUND without prior approval of the underwriting branch:
  - a. Choppers – A modification to the motorcycle frame or forks which results in a longer wheel base usually accompanied by seat and rim modifications.
  - b. High performance motorcycles as identified in the rating portion of this rule.

**D. Rating**

**Note:** The use of Auto-Owners A-O Web EZ<sup>®</sup> is recommended to ensure complete and accurate rating.

1. Follow the rating procedure in {{AR PPA Motorcycle Premiums}} from the Private Passenger Rate Section to develop a premium for all desired coverages, then apply any applicable discounts or surcharges.
2. **Discounts**
  - a. **Touring Bike Discount**  
A touring bike discount of **45%** will apply to all coverages. Touring bikes are designed to accommodate longer distance traveling and have frame-mounted fairings, up-right seating and large capacity fuel tanks.
  - b. **Anti-Lock Brakes System (ABS) Discount**  
Motorcycles equipped with anti-lock brakes will receive a **5%** reduction in premiums for the following coverages: Bodily Injury Liability, Property Damage Liability and Collision.
  - c. **Anti-Theft Device Discount**  
When a motorcycle is equipped with an anti-theft device that has been installed or is part of the original equipment of the motorcycle, the premium for Comprehensive coverage may be eligible for a discount. Refer to {{AR PPA Anti-Theft Device Discount}}.
  - d. **Multi-Vehicle Discount**  
When a motorcycle is written on a policy with one or more private passenger automobiles, a **25%** discount will apply to all coverages written on the motorcycle. A motorcycle will not qualify a private passenger automobile for a Multi-Car Discount.
  - e. **Motorcycle Safety Foundation Discount**  
Motorcycle Safety Foundation Certificate holders will receive a **10%** discount on all coverages written on the motorcycle. Proof of completion is required. The credit will not apply to drivers under age 18.
3. **Surcharges**
  - a. High performance motorcycles will be surcharged **110%** on all coverages. High performance motorcycles are typically designed for faster speed, acceleration and/or performance handling and have high foot peg positions, a wide rear tire, and plastic bodywork.
  - b. The Borderline, Accident and Conviction Surcharge programs, as applied to private passenger automobiles, also apply to motorcycles. Refer to the {{AR PPA Accident/Conviction Surcharge Rule}}.

## **E. Mopeds, Motor Scooters, Motorized Bicycles**

### **1. Coverages Written**

The same coverages available to motorcycles also apply to mopeds, motor scooters, and motorized bicycles, except Additional Expense.

### **2. Eligibility**

The same underwriting rules which apply to private passenger automobiles also apply to mopeds, motor scooters, and motorized bicycles. An eligible person must meet State requirements to operate these vehicles.

### **3. Rating**

**Note:** The use of Auto-Owners A-O Web EZ<sup>®</sup> is recommended to ensure complete and accurate



rating.

- a. Follow the rating procedure in {{AR PPA Motorcycle Premiums}} from the private passenger rate section to develop a premium for all desired coverages, then apply any applicable discounts or surcharges.
- b. The Multi-Vehicle and Motorcycle Safety Foundation discounts, as applied to motorcycles, also apply to mopeds, motor scooters, and motorized bicycles.
- c. The Borderline, Accident and Conviction Surcharge programs also apply to mopeds, motor scooters, and motorized bicycles. Refer to the {{AR PPA Accident/Conviction Surcharge Rule}}.
- d. With the purchase of Comprehensive and Collision coverage, Safety Riding Apparel Coverage is included and form {{89270 (AR)}} automatically attaches. Coverage is provided for helmets, gloves, boots and any other clothing designed to minimize injury in the event of an accident.

**Forms**

Total Loss to a New Motorcycle, {{89021 (AR)}}

Safety Riding Apparel Coverage, {{89270 (AR)}}

**RECREATIONAL VEHICLES****A. INTRODUCTION**

All licensed Recreational Vehicles must be written on an automobile policy and unlicensed recreational vehicle can be added to an automobile policy which lists at least one licensed vehicle or licensed recreational vehicle.

A Recreational Vehicle policy is designed to provide coverage for one or more of the following types of unlicensed Recreational Vehicles:

Snowmobiles, golf carts, all-terrain vehicles, hovercraft, mini-trail bikes or other unlicensed land motor vehicles designed for recreational use.

Any trailer or sled designed to be pulled by such vehicles is also included. A trailer used to transport the Recreational Vehicle on public highways may be covered for Comprehensive and Collision coverages.

**B. COVERAGES THAT MAY BE WRITTEN ON  
UNLICENSED RECREATIONAL VEHICLES**

1. Bodily Injury Liability
2. Property Damage Liability
3. Comprehensive
4. Collision
5. Uninsured Motorist
6. Excess Medical Payments

**COVERAGES THAT MAY BE WRITTEN ON  
LICENSED RECREATIONAL VEHICLES**

1. Bodily Injury Liability
2. Property Damage Liability
3. Comprehensive
4. Collision
5. Uninsured Motorist
6. Underinsured Motorist
7. Uninsured Motorist Property Damage
8. Medical and Hospital Benefits
9. Income Disability

**Note:** With the purchase of Comprehensive and Collision coverage, Safety Riding Apparel Coverage is included and form {{89270 (AR)}} automatically attaches. Coverage is provided for helmets, gloves, boots and any other clothing designed to minimize injury in the event of an accident

**C. ELIGIBILITY RULES**

1. Any person (the applicant, the applicant's spouse or any resident relative) who does not meet Auto-Owners Private Passenger Automobile underwriting standards will not be eligible for coverage.
2. All types of recreational vehicles are eligible **except** vehicles which are:
  - a. Operated primarily on water (i.e. boats, jet skis, etc.)
  - b. Rented to others for a period of less than one year.
  - c. Used for public livery or for which a passenger fee is charged.
  - d. Participating in any prearranged race or speed test.
  - e. Assembled with two or more parts from different vehicles, unless approved by Underwriting.

**D. RATING**

1. Unlicensed Recreational Vehicles

Refer to the Unlicensed Recreational Vehicle Section. {{AR ULRV Rates}}.

2. Licensed Recreational Vehicles

- a. Snowmobiles

- 1) Bodily Injury: Semi-Annual rate for \$100,000/300,000 limit is \$24.

Refer to the UM/MP and Increased Limits Section for other limit factors.

- 2) Property Damage: Semi-Annual rate for \$100,000 is \$6.  
Refer to the UM/MP and Increased Limits Section for other limit factors.
- 3) Uninsured Motorist (including Underinsured Motorist coverage):  
Refer to the Private Passenger Rate Section.
- 4) Uninsured Motorist Property Damage: Refer to the Private Passenger Rate Section.
- 5) Medical and Hospital Benefits: Refer to the Private Passenger Rate Section.
- 6) Comprehensive: Use Motorcycle rates. Refer to the Private Passenger Rate Section.
- 7) Collision: Use **75%** of motorcycle rates. Refer to the Private Passenger Rate Section.

b. Golf Carts

- 1) Use **40%** of motorcycle rates for 0-100cc engine size for Bodily Injury Liability, Property Damage Liability, Comprehensive, and Collision Coverage.
- 2) Use **40%** of the Private Passenger Rates for Uninsured Motorist and Underinsured Motorist coverages. Refer to the Private Passenger Rate Section.
- 3) Use **40%** of the Private Passenger Rates for Uninsured Motorist Property Damage coverages. Refer to the Private Passenger Rates Section.
- 4) Medical and Hospital Benefits:  
If limit is \$5000 or \$10,000: Use **40%** of motorcycle rates.  
If limit is \$25,000: Use a semi-annual base rate of \$290 for Standard or \$260 for Premier/A+.

c. All others (ATV's, Dune Buggies, Mini-Bikes, Trail Bikes, etc.)

- 1) Bodily Injury Liability and Property Damage Liability:  
If engine size is below 250cc: Use 50% of private passenger automobile rates.  
If engine size is 250cc or above: Use private passenger automobile rates.
- 2) Uninsured Motorist (including Underinsured Motorist coverage):  
Refer to the Private Passenger Rate Section.
- 3) Uninsured Motorist Property Damage: Refer to the Private Passenger Rate Section.
- 4) Medical and Hospital Benefits: Refer to the Private Passenger Rate Section.
- 5) Comprehensive and Collision: Use Motorcycle rates. Refer to the Private Passenger Rate Section.

For motorcycle rates: {{AR PPA Motorcycle Premiums}}.

## Forms

Recreational Vehicle Endorsement, {{79541 (AR)}}

Motorized Golf Cart Coverage, {{79609 (AR)}}

Safety Riding Apparel Coverage, {{89270 (AR)}}

Unlicensed Recreational Vehicles forms manual {{AR ULRV Forms}}

Auto-Owners  
Standard/Premier/A+

PERSONAL AUTOMOBILE  
SPECIALTY RATED VEHICLES

Arkansas

## TRAILERS (VACATION/UTILITY/HORSE) AND CAMPER BODIES

### A. Vacation Trailers (endorsement {{79530 (AR)}})

Vacation trailers and camping trailers are designed for use as temporary vacation living quarters. They may be solid frame enclosed trailers or trailers of the collapsible tent type. Comprehensive and Collision coverages may be written with a choice of deductibles. Road Trouble Service coverage up to \$75 may be extended from the towing automobile. Contents are covered up to 10% of the amount on the trailer with a \$50 deductible applying to theft coverage. Additional contents coverage may be purchased.

### B. Camper Bodies (endorsement {{79530 (AR)}})

A camper body is a unit with built-in cooking and sleeping facilities attached to a pickup truck for the purpose of a temporary vacation residence. Such a unit when attached to a pickup truck is automatically afforded Bodily Injury Liability and Property Damage Liability coverages as an extension of such coverage on the truck. The attachment of the camper body shall not alter the normal classification procedure for the truck itself.

Comprehensive and Collision coverages with a choice of deductibles may be written on the camper body. Contents are included up to 10% of the amount on the camper body subject to a \$50 deductible applying to theft of contents. Additional contents coverage may be purchased. Road Trouble Service up to \$75 may be extended from the towing automobile. If the unit does not have built-in cooking and sleeping facilities it will be considered a pickup cover and insured as part of the pickup truck if described in the policy Declarations.

### C. Utility Trailers and Horse Trailers

Trailers designed for use with a private passenger car are afforded Bodily Injury Liability and Property Damage Liability coverages without additional charge if the policy covers a private passenger car or utility automobile and motor home for these coverages.

Road Trouble Service Coverage may be extended from the towing vehicle without additional charge. The amount of Road Trouble Service coverage purchased for the towing vehicle will be the amount available for the vehicle and/or trailer per occurrence.

A utility trailer or horse trailer not owned by the insured is covered without charge up to a limit of \$500 for all physical damage coverages applicable to the automobile described. This protection applies while such trailer is in the possession or custody of the insured except when used with other than a private passenger automobile. Coverage does not apply to a trailer of the home, office, store, display or passenger type.

A horse trailer with temporary living quarters will be rated as a vacation trailer.

### D. Rates

Vacation Trailers, Camper Bodies, Utility Trailers and Horse Trailers – Semi-Annual Rate Per \$100 (Based on Stated Amount):

	<u>Vacation Trailers</u>		<u>Camper Bodies</u>	
	<u>Premier</u>	<u>Standard</u>	<u>Premier</u>	<u>Standard</u>
Comprehensive (Minimum premium of \$6.00)	<u><u>\$ .77</u></u>	<u><u>\$ .85</u></u>	<u><u>\$ .72</u></u>	<u><u>\$ .81</u></u>
Collision (\$100 Deductible) (Minimum premium of \$6.00)	<u><u>\$ .37</u></u>	<u><u>\$ .41</u></u>	<u><u>\$ .39</u></u>	<u><u>\$ .44</u></u>
Additional Contents Coverage (Minimum premium of \$5.00)	<u><u>\$ .50</u></u>	<u><u>\$ .56</u></u>	<u><u>\$ .50</u></u>	<u><u>\$ .56</u></u>
	<u>Utility/Horse Trailers</u>			
	<u>Premier</u>	<u>Standard</u>		
Comprehensive (Minimum premium of \$6.00)	<u><u>\$ .52</u></u>	<u><u>\$ .58</u></u>		
Collision (\$100 Deductible) (Minimum premium of \$6.00)	<u><u>\$ .32</u></u>	<u><u>\$ .36</u></u>		

The deductible factors for these types of units will be the same used for private passenger automobiles. In addition, for vacation trailers and camper bodies, the premium for the \$500 Collision deductible will need to be multiplied by .60, the premium for the \$750 Collision deductible will need to be multiplied by .45, and the premium for Collision deductibles of \$1000 and higher will be multiplied by .25. Refer to {{AR PPA Deductibles}}.

**NOTE:** The stated amount used to develop the rate will be indicated in the Declarations. Losses will be settled on an actual cash value basis not to exceed the stated amount.

**INSURANCE SCORE**

A rating factor will be applied to all coverages (except the Personal Automobile Plus Package) based on the Insurance Score and age of a named insured. The Insurance Score is developed from credit related information including: types of accounts, balances, dates opened, and account activity, plus public record items and inquiries initiated by the insured. Refer to {{AR PA Insurance Score Relativities}} for rating factors.

**Application of Insurance Score**

1. New Business: The Insurance Score will be applied to all new business.
2. The policy Declarations will show the Insurance Score used. The scores range from X001 to X997. If there is No Score or Neutral, it will also be shown on the Declarations.
3. The Insurance Score will be ordered annually.
4. Renewal Procedures:
  - a. Each renewal term, the actual Insurance Score will be compared to the Insurance Score used in rating the policy on the previous term.
  - b. If the actual Insurance Score is lower than the Insurance Score used in rating the policy on the previous term, the criteria indicated on the {{AR PPA Insurance Score Tier Movement Table}} will be used to determine the number of tiers the Insurance Score will be reduced for the new term. A factor of 0.5 will be applied to the number of tiers indicated on the table for all semi-annual policies.
  - c. If the actual Insurance Score is higher than the Insurance Score used in rating the policy on the previous term, the actual Insurance Score will be applied without limitation.

Road Trouble Service, glass chip repair to windshields claims, and claims for the following types of items will not be used in determining tier movement: camper bodies, stereo/media equipment, cellular phones or two-way communication devices, additional contents, recreational vehicles, antique automobiles, motorcycles, mopeds, and trailers. For the purpose of this rule, the paid claim amount includes subrogation, salvage and recovery, but excludes paid ALAE.

5. The Insurance Score used in rating the policy, including No Score, will apply for the entire policy term except in cases where corrections have been made for errors in the insured's credit history file with the national credit bureaus. A higher score obtained in this process will be applied back to the beginning of the current policy term.
6. A Neutral Insurance Score indicates that the insured's credit report has been influenced negatively by an extraordinary life circumstance such as divorce, death of a spouse or temporary loss of employment. In cases of divorce or death of a spouse, a named insured may either use the existing score, use their new score or have a Neutral Insurance Score applied, whichever is higher. Once the Neutral Insurance Score is applied to the policy, the Insurance Score will not be re-ordered annually, but will be periodically reviewed by Underwriting to determine if the exemption is still warranted. The Neutral Insurance Score will remain on the policy until the policyholder requests a new score be ordered or Underwriting determines that the exemption is no longer appropriate. All Insurance Scores other than a Neutral Insurance Score will be subject to the above renewal procedures.

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Insurance Company
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	AR Rate Change/PPA-AR-01-07/26/2012-01		

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	08/16/2012
Comments:			
Attachment(s):			
A-1 ed 1-06.pdf			

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	08/16/2012
Comments:			
Attachment(s):			
APCS AO A+ (Filing).pdf			
APCS AO A+ (Filing).xls			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	08/16/2012
Comments:			
Attachment(s):			
FORM RF-1 Rate Filing Abstract.pdf			

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	08/16/2012
Bypass Reason:	Does not apply		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Filed	08/16/2012
Comments:			
Attachment(s):			

<b>SERFF Tracking #:</b>	AOIC-128552075	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	PPA-AR-01-07/26/2012-01
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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Auto-Owners Insurance Company
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	AR Rate Change/PPA-AR-01-07/26/2012-01		

Cover Letter.pdf

		Item Status:	Status Date:
Satisfied - Item:	Rate Sim Summary	Filed	08/16/2012
Comments:			
Attachment(s):			
Rate Sim Summary.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Expense Exhibits	Filed	08/16/2012
Comments:			
Attachment(s):			
Expense Exhibits.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Indication Summaries	Filed	08/16/2012
Comments:			
Attachment(s):			
Experience Summary.pdf			

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Auto-Owners Insurance Company  
NAIC # (including group #) 280-18988

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas:

\_\_\_\_\_  
\_\_\_\_\_

2. Do you furnish a market for young drivers? ☒ Yes ☐ No

3. Do require collateral business to support a youthful driver? ☐ Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☒ Yes ☐ No

5. Specify the percentage you allow in credit or discounts for the following:

- |                            |       |
|----------------------------|-------|
| a. Driver over 55          | 5%    |
| b. Good Student Discount   | 5-20% |
| c. Multi-car Discount      | 6-26% |
| d. Accident Free Discount* | N/A%  |

Please Specify Qualification for Discount:

\_\_\_\_\_

- |                        |        |
|------------------------|--------|
| e. Anti-Theft Discount | 5-10%  |
| f. Other (specify)     | 5-6%   |
| College Graduate       | 20-35% |
| Air-Bag                | 5%     |
| Anti-Lock Brake        | %      |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No  
If so, what is the fee for installment payments? \$4.00 per installment

\_\_\_\_\_

7. Does your company utilize a tiered rating plan? ☒ Yes ☐ No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
Standard Program	N/A	2,471,915
Premier Program	0-12%	658,738
A+ Program	8% off Premier Rates	6,715,371

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Hilary Ludema Digitally signed by Hilary Ludema  
Signature  
Hilary Ludema  
Printed Name  
Manager, Personal Auto Actuarial  
Title  
1-800-346-0346 ext. 1284  
Telephone Number  
[Ludema.hilary@aoins.com](mailto:Ludema.hilary@aoins.com)  
Email address



# Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number: 18988  
 Company Name: Auto-Owners Insurance Company  
 Contact Person: Hilary Ludema  
 Telephone No.: 1-800-346-0346 ext. 1284  
 Email Address: Ludema.Hilary@aoins.com  
 Effective Date: 10/10/2012

## DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-35	%
AUTO/HOMEOWNERS	14.5-17.5	%
GOOD STUDENT	5-20	%
ANTI-THEFT DEVICE	5-10	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	16-50	%

## Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident  
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:  
Uninsured motorist property and bodily injury equal to liability coverage  
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$707	\$773	\$306	\$264	\$850	\$932	\$360	\$307	\$856	\$939	\$362	\$309	\$782	\$856	\$334	\$287	\$938	\$1,030	\$393	\$334
	Minimum Liability with Comprehensive and Collision			\$1,529	\$1,688	\$643	\$513	\$2,112	\$2,339	\$887	\$699	\$1,742	\$1,925	\$707	\$577	\$2,111	\$2,339	\$871	\$705	\$2,016	\$2,232	\$816	\$664
	100/300/50 Liability with Comprehensive and Collision			\$1,712	\$1,886	\$728	\$590	\$2,330	\$2,577	\$985	\$786	\$1,962	\$2,165	\$808	\$665	\$2,313	\$2,559	\$965	\$787	\$2,257	\$2,494	\$925	\$758
2009Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$707	\$773	\$307	\$265	\$850	\$932	\$360	\$308	\$857	\$940	\$363	\$310	\$782	\$856	\$335	\$287	\$938	\$1,031	\$393	\$334
	Minimum Liability with Comprehensive and Collision			\$1,581	\$1,781	\$645	\$541	\$2,183	\$2,488	\$882	\$737	\$1,798	\$2,025	\$727	\$608	\$2,181	\$2,501	\$887	\$742	\$2,081	\$2,356	\$838	\$699
	100/300/50 Liability with Comprehensive and Collision			\$1,764	\$1,980	\$732	\$618	\$2,401	\$2,726	\$983	\$824	\$2,018	\$2,265	\$828	\$696	\$2,382	\$2,721	\$981	\$824	\$2,322	\$2,619	\$947	\$793
2010 Honda Odyssey "EX"	Minimum Liability			\$706	\$771	\$306	\$263	\$848	\$931	\$359	\$306	\$855	\$938	\$362	\$308	\$780	\$855	\$334	\$286	\$937	\$1,029	\$392	\$333
	Minimum Liability with Comprehensive and Collision			\$1,616	\$1,822	\$658	\$552	\$2,237	\$2,551	\$903	\$753	\$1,836	\$2,069	\$741	\$619	\$2,237	\$2,568	\$908	\$759	\$2,127	\$2,410	\$855	\$713
	100/300/50 Liability with Comprehensive and Collision			\$1,799	\$2,020	\$745	\$628	\$2,455	\$2,790	\$1,003	\$841	\$2,056	\$2,309	\$842	\$707	\$2,439	\$2,787	\$1,003	\$842	\$2,368	\$2,672	\$964	\$807
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$694	\$757	\$304	\$264	\$832	\$911	\$356	\$306	\$839	\$919	\$359	\$308	\$766	\$838	\$332	\$286	\$918	\$1,007	\$388	\$331
	Minimum Liability with Comprehensive and Collision			\$1,897	\$2,142	\$769	\$644	\$2,656	\$3,035	\$1,069	\$891	\$2,135	\$2,410	\$859	\$717	\$2,674	\$3,074	\$1,082	\$903	\$2,488	\$2,823	\$998	\$831
	100/300/50 Liability with Comprehensive and Collision			\$2,075	\$2,335	\$855	\$719	\$2,869	\$3,267	\$1,167	\$976	\$2,350	\$2,644	\$958	\$803	\$2,870	\$3,288	\$1,174	\$984	\$2,722	\$3,078	\$1,104	\$923
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$691	\$755	\$302	\$261	\$830	\$909	\$354	\$303	\$836	\$916	\$357	\$305	\$764	\$836	\$329	\$283	\$916	\$1,005	\$386	\$329
	Minimum Liability with Comprehensive and Collision			\$2,114	\$2,390	\$851	\$710	\$2,978	\$3,406	\$1,192	\$991	\$2,370	\$2,678	\$948	\$789	\$3,005	\$3,457	\$1,209	\$1,007	\$2,769	\$3,145	\$1,104	\$917
	100/300/50 Liability with Comprehensive and Collision			\$2,293	\$2,584	\$937	\$785	\$3,191	\$3,638	\$1,291	\$1,077	\$2,584	\$2,912	\$1,047	\$875	\$3,201	\$3,671	\$1,302	\$1,088	\$3,003	\$3,401	\$1,211	\$1,010
2010 Hyundai Santa Fe SE 4x2	Minimum Liability			\$708	\$774	\$307	\$265	\$851	\$933	\$361	\$308	\$857	\$940	\$363	\$310	\$783	\$857	\$335	\$288	\$939	\$1,031	\$394	\$335
	Minimum Liability with Comprehensive and Collision			\$1,791	\$2,024	\$727	\$609	\$2,505	\$2,865	\$1,009	\$841	\$2,024	\$2,286	\$815	\$680	\$2,520	\$2,901	\$1,021	\$853	\$2,357	\$2,676	\$946	\$788
	100/300/50 Liability with Comprehensive and Collision			\$1,974	\$2,222	\$814	\$685	\$2,723	\$3,103	\$1,110	\$929	\$2,244	\$2,527	\$916	\$768	\$2,722	\$3,121	\$1,116	\$935	\$2,597	\$2,938	\$1,055	\$882

**SERFF Tracking #:** AOIC-128552075

**State Tracking #:**

**Company Tracking #:** PPA-AR-01-07/26/2012-01

**State:** Arkansas

**Filing Company:** Auto-Owners Insurance Company

**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:** Private Passenger Auto

**Project Name/Number:** AR Rate Change/PPA-AR-01-07/26/2012-01

## Supporting Document Schedules

**State:** Arkansas**Filing Company:** Auto-Owners Insurance Company**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** Private Passenger Auto**Project Name/Number:** AR Rate Change/PPA-AR-01-07/26/2012-01

***Attachment APCS AO A+ (Filing).xls is not a PDF document and cannot be reproduced here.***

# **NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #		PPA-AR-01-07/26/2012-01	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number			
	Company Name		Company NAIC Number	
3.	A.	<b>Auto-Owners Insurance Company</b>	B.	<b>280-18988</b>
	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	<b>Private Passenger Auto</b>	B.	<b>Liability &amp; Physical Damage</b>

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	9.2	4.4					
Property Damage	1.9	1.2					
Medical Benefits	-1.0	-0.1					
Income Disability	-20.9	1.3					
Accidental Death	n/a	0.0					
Uninsured Motorist	-2.4	0.2					
Underinsured Motorist	29.7	0.2					
UMPD	-12.0	-4.6					
Comprehensive	9.3	2.9					
Collision	-4.8	0.0					
Road Trouble Service	-67.1	-0.2					
Additional Expense	49.6	4.8					
TOTAL OVERALL EFFECT	3.4	1.7					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
Dec 2011	6802	3.2	4/09/12	8,298	6,559	79.0	85.1
	6450	3.2	10/10/11				
	5821	0.1	4/15/11				
	5707	3.0	2/15/11				
Dec 2010	4760	3.0	8/18/10	6,241	5,042	80.7	78.3
Dec 2009	3976	2.5	2/15/10	4,450	3,436	77.2	104.8
Dec 2008	2784	2.1	7/13/08	3,187	1,880	59.0	82.4
Dec 2007	1877	-1.0	11/11/07	1,853	1,512	81.7	86.3

Expense Constants	Selected Provisions
A. Total Production Expense	
B. General Expense	
C. Taxes, License & Fees	
D. Underwriting Profit & Contingencies	
E. Other (explain)	
F. TOTAL	

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 6.2 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 006
10. -8.0 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 018



AUTO-OWNERS INSURANCE COMPANY AUTO-OWNERS  
LIFE INSURANCE COMPANY HOME-OWNERS  
INSURANCE COMPANY OWNERS INSURANCE COMPANY  
PROPERTY-OWNERS INSURANCE COMPANY SOUTHERN-  
OWNERS INSURANCE COMPANY



BOX 30660, LANSING, MICHIGAN 48909-8160 517-323-1200  
FAX 517-323-8796 WWW.AUTO-OWNERS.COM

July 26, 2012

Honorable Jay Bradford  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

Attn: Ms. Alexa Grissom - Senior Rate & Form Analyst

AUTO-OWNERS INSURANCE COMPANY #280-18988  
PRIVATE PASSENGER AUTOMOBILE  
STANDARD, PREMIER, AND A+ PROGRAMS  
RATE AND RULE CHANGE  
REFERENCE # PPA-AR-01-07/26/2012-01

Dear Ms. Grissom,

The Auto-Owners Insurance Company of Lansing, Michigan submits for your review the following rate and rule filing. This filing will result in an overall +1.7%, or \$166,216, for our Private Passenger Automobile program. The changes submitted will apply to all Private Passenger Automobiles and Miscellaneous Vehicles rated under our Standard, Premier, and A+ programs.

The proposed effective dates are as follows:

New Business: October 10, 2012  
Renewals: November 15, 2012

The following table shows the semi-annual base rate adjustments proposed with this filing. Please see the Base Rates page, AOAPZ152.

Coverage	Standard		Premier/A+	
	From	To	From	To
100/300 Bodily Injury <sup>1</sup>	227.11	230.00	212.06	215.50
\$100,000 Property Damage <sup>1</sup>	167.32	165.00	163.08	161.00
\$5,000 Medical Benefits <sup>2</sup>	45.05	44.75	43.83	43.72
\$140/Week Disability Income	3.00	3.00	3.00	3.00
100/300 Uninsured Motorist	22.65	22.40	22.65	22.40
100/300 Underinsured Motorist	30.80	30.80	27.80	27.40
\$25,000 Uninsured Motorist Property Damage <sup>2</sup>	15.26	14.30	14.36	13.49
Full Comprehensive <sup>3</sup>	123.95	120.00	113.80	112.00
\$100 Collision <sup>4</sup>	243.53	240.75	236.66	235.50
\$50 Road Trouble Service	6.20	6.09	5.43	5.35
30/900 Additional Expense	16.10	16.55	14.90	15.35

<sup>1</sup> Base Rates have been rebased due to territory and model year changes.

<sup>2</sup> Base Rates have been rebased due to model year changes.

<sup>3</sup> Base Rates have been rebased due to territory, symbol and model year changes.

<sup>4</sup> Base Rates have been rebased due to symbol and model year changes.

We are revising Age, Type, and Use relativities for Bodily Injury, Property Damage, Comprehensive, and Collision coverages. Relativities assigned to each combination of age, type of operator, and use of the vehicle are listed out by coverage on page AOAPZ151.

We are breaking Benton County out of current territory 5 and creating new territory 24. We are breaking Cleburne and Independence Counties out of current territory 3 and creating new territory 25. We are breaking Franklin, Logan, and Johnson Counties out of current territory 4 and creating new territory 26. We are breaking out Carroll, Boone, Marion, and Baxter Counties out of current territory 4 and creating new territory 27. We are breaking out Pope and Van Buren Counties out of current territory 4 and creating new territory 28. We are modifying territory relativities as follows. Please see pages AOAPZ162 and AOAPZ163.

Territory		Bodily Injury/Property Damage			Comprehensive			Collision	
		<u>Pres</u>	<u>Prop</u>	<u>Reb</u>	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>	<u>Pres</u>	<u>Prop</u>
1	Crittenden, Lee, Mississippi, & St. Francis Counties	1.19	1.19	1.20	1.84	1.84	1.88	1.42	
2	Northeastern Counties	1.14	1.14	1.15	1.76	1.76	1.80	1.40	
3	North Central Counties	0.90	0.89	0.90	1.35	1.34	1.37	1.02	1.01
4	Northwestern Counties	0.74	0.74	0.75	1.05	1.05	1.07	1.02	1.02
5	Washington County	0.93	0.93	0.94	0.84	0.85	0.87	1.01	1.01
6	Crawford & Sebastian Counties	0.90	0.91	0.92	0.83	0.79	0.81	0.93	0.91
7	Garland, Hot Springs, & Montgo	1.02	0.98	0.99	0.96	1.00	1.02	1.10	1.11
8	Grant & Saline Counties	1.00	0.99	1.00	1.00	0.98	1.00	1.00	1.00
9	Pulaski County	1.13	1.15	1.16	0.89	0.91	0.93	1.09	1.09
10	Faulkner & Lonoke Counties	1.02	1.01	1.02	1.02	1.02	1.04	1.06	1.06
11	Jefferson County	1.27	1.27	1.28	1.28	1.28	1.31	1.27	1.27
12	Southwestern Counties	0.86	0.86	0.87	1.80	1.80	1.84	1.15	1.15
13	Miller County	1.31	1.31	1.32	1.71	1.71	1.74	1.44	1.44
14	Southern Counties	1.04	1.04	1.05	2.15	2.15	2.19	1.38	1.38
15	Union County	1.26	1.26	1.27	2.16	2.16	2.20	1.53	1.53
16	Ashley, Desha, Drew, & Phillips Counties	1.20	1.20	1.21	2.05	2.05	2.09	1.41	1.41
17	Chicot County	1.04	1.04	1.05	2.15	2.15	2.19	1.38	1.38
18	Hot Springs Village	1.01	1.01	1.02	0.99	1.00	1.02	0.99	1.00
19	Arkansas County	0.97	0.97	0.98	1.19	1.19	1.21	0.99	0.99
20	Clark County	0.79	0.79	0.80	1.39	1.37	1.40	1.00	1.00
21	White County	0.92	0.92	0.93	1.19	1.17	1.19	0.97	0.97
22	Garland County	1.00	0.99	1.00	0.99	0.98	1.00	1.05	1.05
23	Pike & Polk Counties	0.84	0.83	0.84	1.39	1.40	1.43	1.00	1.00
24	Benton County	0.93	0.92	0.93	0.84	0.85	0.87	1.01	1.00
25	Cleburne & Independence Counties	0.90	0.89	0.90	1.35	1.19	1.21	1.02	0.97
26	Franklin, Logan, & Johnson Counties	0.74	0.73	0.74	1.05	1.02	1.04	1.02	0.99
27	Carroll, Boone, Marion, & Baxter Counties	0.74	0.74	0.75	1.05	1.03	1.05	1.02	1.00
28	Pope and Van Buren Counties	0.74	0.74	0.75	1.05	1.03	1.05	1.02	1.00

We are modifying and rebasing ISO-27 cost symbol relativities as follows. Please see page AOAPZ153.

Symbol	Comprehensive			Collision		
	Pres	Prop	Reb.	Pres	Prop	Reb.
1	0.56	0.60	0.59	0.67	0.70	0.69
2	0.78	0.82	0.80	0.85	0.88	0.87
3	0.83	0.86	0.84	0.89	0.90	0.89
4	0.90	0.93	0.91	0.95	0.96	0.95
5	1.00	1.02	1.00	1.00	1.01	1.00
6	1.08	1.10	1.08	1.05	1.06	1.05
7	1.17	1.19	1.17	1.10	1.11	1.10
8	1.26	1.28	1.25	1.15	1.16	1.15
10	1.35	1.37	1.34	1.19	1.20	1.19
11	1.43	1.44	1.41	1.25	1.26	1.25
12	1.49	1.50	1.47	1.31	1.32	1.31
13	1.57	1.58	1.55	1.35	1.36	1.35
14	1.65		1.62	1.41	1.42	1.41
15	1.73		1.70	1.50		1.49
16	1.83		1.79	1.55	1.56	1.54
17	1.90		1.86	1.64		1.62
18	1.99	1.98	1.94	1.72		1.70
19	2.03	2.02	1.98	1.81	1.80	1.78
20	2.09	2.08	2.04	1.90	1.89	1.87
21	2.13	2.12	2.08	2.01	2.00	1.98
22	2.19	2.18	2.14	2.13	2.11	2.09
23	2.29	2.30	2.25	2.24	2.22	2.20
24	2.48	2.47	2.42	2.41	2.38	2.36
25	2.83	2.79	2.74	2.58	2.54	2.51
26	3.29	3.26	3.20	2.81	2.76	2.73
27	0.048	0.046		0.018		

\*For each additional \$1,000 over \$80,000 add the given factor to the symbol 26 relativity in the ISO-27 plan, and for each additional \$1,000 over \$65,000 add the given factor to the symbol 20 relativity in the ISO-21 plan.

The ISO-75 Symbol plan relativities are being remapped to reflect the changes made to the ISO-27 Symbol plan.

We are modifying and rebasing Bodily Injury, Property Damage, Medical Benefits, Uninsured Motorist Property Damage, Comprehensive and Collision Model Year relativities. Please see page AOAPZ158.

Year	Bodily Injury & Property Damage			Medical Benefits		
	Pres	Prop	Reb	Pres	Prop	Reb
2013	1.00	1.02	1.00	0.99	1.00	0.99
2012	1.00	1.02	1.00	0.99	1.00	0.99
2011	1.00	1.02	1.00	0.99	1.00	0.99
2010	1.00	1.02	1.00	0.99	1.00	0.99
2009	1.00	1.02	1.00	0.99	1.00	0.99
2008	1.00	1.02	1.00	0.99	1.00	0.99
2007	1.00	1.02	1.00	0.99	1.00	0.99
2006	1.00	1.02	1.00	0.99	1.00	0.99
2005	1.00	1.02	1.00	0.99	1.00	0.99
2004	1.00	1.02	1.00	0.99	1.00	0.99
2003	1.00	1.02	1.00	1.00	1.01	1.00
2002	1.00	1.02	1.00	1.00	1.01	1.00
2001	1.00	1.02	1.00	1.00	1.01	1.00
2000	0.95	0.96	0.94	1.00	1.01	1.00
1999	0.95	0.96	0.94	1.00	1.01	1.00
1998	0.91		0.89	1.00	1.01	1.00
1997	0.90	0.89	0.87	1.00	1.01	1.00
1996	0.88	0.86	0.84	0.99	1.00	0.99
1995	0.86	0.84	0.82	0.94	0.93	0.92
1994	0.84	0.82	0.80	0.94	0.93	0.92
1993	0.84	0.82	0.80	0.92	0.91	0.90
1992	0.84	0.82	0.80	0.91	0.90	0.89
1991 & Prior	0.84	0.81	0.79	0.91	0.90	0.89



Year	Uninsured Motorist Property Damage			Comprehensive			Collision		
	Pres	Prop	Reb	Pres	Prop	Reb	Pres	Prop	Reb
2013	1.51	1.54	1.57	1.48	1.49	1.50	1.66	1.65	1.63
2012	1.45	1.48	1.51	1.42	1.43	1.44	1.60	1.59	1.57
2011	1.39	1.42	1.45	1.37	1.38	1.39	1.54	1.53	1.51
2010	1.33	1.36	1.39	1.32	1.33	1.34	1.47		1.46
2009	1.29	1.32	1.35	1.27	1.28	1.29	1.41		1.40
2008	1.25	1.28	1.31	1.23	1.24	1.25	1.34	1.35	1.34
2007	1.21	1.23	1.26	1.17	1.18	1.19	1.29	1.31	1.30
2006	1.16	1.17	1.19	1.12		1.13	1.25	1.26	1.25
2005	1.11		1.13	1.09		1.10	1.19	1.20	1.19
2004	1.06	1.05	1.07	1.05		1.06	1.15		1.14
2003	1.03	1.02	1.04	1.02		1.03	1.09		1.08
2002	1.00	0.98	1.00	1.00	0.99	1.00	1.00	1.01	1.00
2001	0.98	0.96	0.98	0.91	0.90	0.91	0.94	0.93	0.92
2000	0.96	0.94	0.96	0.85	0.84	0.85	0.87	0.86	0.85
1999	0.95	0.93	0.95	0.82	0.81	0.82	0.82	0.81	0.80
1998	0.94	0.92	0.94	0.77		0.78	0.75	0.74	0.73
1997	0.92	0.90	0.92	0.75		0.76	0.71	0.70	0.69
1996	0.91	0.89	0.91	0.71	0.70	0.71	0.66	0.65	0.64
1995	0.89	0.87	0.89	0.66	0.65	0.66	0.62	0.61	0.60
1994	0.88	0.86	0.88	0.63	0.62	0.63	0.59	0.58	0.57
1993	0.87	0.85	0.87	0.60	0.59	0.60	0.56	0.55	0.54
1992	0.86	0.84	0.86	0.57		0.58	0.55		0.54
1991	0.86	0.84	0.86	0.57		0.58	0.55		0.54
1990	0.86	0.84	0.86	0.54		0.55	0.52		0.51
1989 & Prior	0.86	0.84	0.86	0.51		0.52	0.46		0.46

We are modifying the following Bodily Injury limit relativities; please see page AOAPZ155.

Bodily Injury		
Limit	Pres	Prop
500/500	1.23	1.24
500/1000	1.26	1.28
750/750	1.35	1.37
1000/1000	1.45	1.47

We are increasing the 250/250 and 300/300 Uninsured Motorist limit relativities by two points; please see page AOAPZ156.

Underinsured Motorist		
Limit	Pres	Prop
250/250	1.07	1.09
300/300	1.14	1.16

We are modifying the following Comprehensive deductible relativities; please see page AOAPZ154.

Comprehensive		
Regular		
Deductible	Pres	Prop
\$200	0.62	0.63
\$250	0.59	0.60
\$500	0.49	0.50
Full Glass		
Deductible	Pres	Prop
\$500	0.65	0.66
\$750	0.63	0.64

We are modifying the following Collision deductible relativities; please see page AOAPZ154.

<b>Collision</b>		
<u>Deductible</u>	<u>Pres</u>	<u>Prop</u>
\$1,000	0.46	0.47
\$2,000	0.43	0.44
\$3,000	0.40	0.41
\$5,000	0.37	0.38

We are modifying the following Additional Expense limit relativities; please see page AOAPZ150.

<b>Standard</b>		
<u>Limit</u>	<u>Pres</u>	<u>Prop</u>
40/1200	1.54	1.56
50/1500	1.92	1.94

We are modifying the Comprehensive Multi-Car discount. Please see page AOUPZ646.

		<b>Adult</b>		<b>Youth</b>	
<u>Coverage</u>		<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
Comprehensive		9%	6%	9%	6%

We are decreasing the Auto/Home Multi-Policy discount; please see page AOUPZ643.

		<b>A-O</b>		<b>A-O A+</b>	
		<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
Discount		15%	14.5%	18%	17.5%

We are decreasing the College Graduate discount from 6.5% to 6% for policies that have the discount as of April 9, 2012. Please see page AOUPZ645.

We are modifying Secondary Symbol 6 rating factors. Please see page AOAPZ161.

**For all Model Years 1990-2012:**

		<b>BI/PD</b>		<b>MP</b>		<b>CP</b>		<b>CL</b>	
<u>Secondary Symbol</u>		<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>	<u>Pres</u>	<u>Prop</u>
6		1.02	1.03	0.92	0.89	0.98	0.97	0.95	0.93

We are increasing the minimum premium for Comprehensive-only items from \$35.00 to \$40.00 semi-annually; please see pages AOAPZ160 and AOUPZ641.

We are adjusting Custom Insurance Score to allow downward movement for policies based on claim history and tenure. Please see pages AOAPZ157 and AOUPZ658.

We are changing the following Motorcycle semi-annual rates as follows; please see page AOAPZ159.

<b>A-O Standard</b>				<b>Premier</b>		
<u>Coverage</u>	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>	<u>Pres</u>	<u>Prop</u>	<u>Reb</u>
BI	159.00	151.05		143.00	135.85	
PD	84.84	87.39		75.75	78.02	
MP	242.00	225.06		218.00	202.74	
UM	23.00	25.30		21.00	23.10	
UIM	35.00	38.50		32.00	35.20	
CP	507.87	472.32	467.60	457.38	425.36	421.11
CL	670.39	623.46	629.70	603.74	561.48	567.09

We are changing Motorcycle Symbol relativities for Comprehensive and Collision coverages; please see page AOAPZ159.

We are decreasing the Touring Bike Discount from 50% to 45%; please see page AOUPZ653.

We are increasing the Specialty Bike Surcharge from 100% to 110%; please see page AOUPZ653.

We are increasing the Bodily Injury and Property Damage Engine Size factors; please see page AOAPZ159.

We are removing the Special Motorhome discount for Comprehensive, and we are increasing the Motorhome, Ineligible for Discount Comprehensive Surcharge from 20% to 25%; please see page AOUPZ652.

We are increasing Comprehensive rates by 15% for Utility Trailers, Vacation Trailers and Camper Bodies and decreasing Collision rates 10% for Utility Trailers; please see page AOUPZ655.

We are decreasing Classic Auto rates by 5% for all coverages; please see page AOUPZ649.

We are decreasing Corvette rates by 5% for all coverages; please see page AOUPZ651.

We are increasing the surcharge for Kit Cars/Salvaged Automobiles to 10% for Comprehensive and Collision coverages; please see page AOUPZ650.

We are decreasing Antique Automobile rates by 5% for all coverages; please see page AOUPZ648.

We are increasing Licensed Snowmobile rates for Collision coverage from 65% to 75% of Motorcycle rates; please see page AOUPZ654.

The following manual pages are submitted in final form:

AOAPZ150 – Additional Expense Limit Relativities  
AOAPZ151 – Age, Type, & Use Relativities  
AOAPZ152 – Base Rates  
AOAPZ153 – Cost Symbol Relativities  
AOAPZ154 – Deductible Relativities  
AOAPZ155 – Higher Limits - Bodily Injury  
AOAPZ156 – Higher Limits - Underinsured Motorist  
AOAPZ157 – Insurance Score Tier Movement Table  
AOAPZ158 – Model Year Relativities  
AOAPZ159 – Motorcycle Rates  
AOAPZ160 – Premium Calculation  
AOAPZ161 – Secondary Symbol Rating Factors  
AOAPZ162 – Territory Relativities  
AOAPZ163 – Territory Schedule  
AOUPZ641 – Comprehensive  
AOUPZ643 – Auto/Home Multi-Policy Discount  
AOUPZ644 – Auto/Life Multi-Policy Discount  
AOUPZ645 – College Graduate Discount  
AOUPZ646 – Multi-Car Discount  
AOUPZ647 – Paid in Full Discount  
AOUPZ648 – Antique Automobile  
AOUPZ649 – Classic Automobile  
AOUPZ650 – Converted/Modified and Assembled/Branded Automobiles  
AOUPZ651 – Corvettes  
AOUPZ652 – Motor Homes  
AOUPZ653 – Motorcycles  
AOUPZ654 – Recreational Vehicles  
AOUPZ655 – Trailers (Vacation/Utility/Horse) & Camper Bodies  
AOUPZ658 – Insurance Score

The following exhibits have been attached to the "Supporting Documents" tab: Rate Sim Summary, Expense Exhibits and Experience Summary.

Thank you for your consideration. If you have any questions regarding this filing, please feel free to contact me.

Sincerely,

*Hilary Ludema*

Hilary Ludema, Manager  
Personal Automobile Actuarial Dept.  
ludema.hilary@aoins.com  
(517) 323-1284

vcs

## Rate Sim Summary

Arkansas  
06/22/2012 - After RC

### Auto-Owners Insurance Company - Standard Total

Coverage		Pres Prem	Prop Prem	Prem Diff	Chg Pct
BI		670,482	700,329	29,847	4.5 %
PD		492,501	499,430	6,929	1.4
MP		84,544	84,482	-62	-0.1
DI		6,026	6,131	105	1.7
UM		62,454	62,737	283	0.5
UIM		77,099	78,343	1,244	1.6
UMPD		68,790	65,684	-3,106	-4.5
<b>Liability GT</b>		<b>1,461,896</b>	<b>1,497,136</b>	<b>35,240</b>	<b>2.4</b>
COMP		338,794	345,918	7,124	2.1 %
COLL		634,756	634,380	-376	-0.1
RTS		12,753	12,728	-25	-0.2
AE		23,717	24,877	1,160	4.9
<b>PhysDam T</b>		<b>1,010,020</b>	<b>1,017,903</b>	<b>7,884</b>	<b>0.8</b>
<b>All Rev G</b>		<b>2,471,915</b>	<b>2,515,039</b>	<b>43,123</b>	<b>1.7 %</b>

### Auto-Owners Insurance Company - Premier Total

Coverage		Pres Prem	Prop Prem	Prem Diff	Chg Pct
BI		173,285	181,532	8,247	4.8 %
PD		126,382	127,983	1,601	1.3
MP		22,570	22,562	-8	0.0
DI		1,690	1,713	23	1.4
UM		18,201	18,223	22	0.1
UIM		22,025	21,982	-43	-0.2
UMPD		18,824	18,000	-824	-4.4
<b>Liability GT</b>		<b>382,978</b>	<b>391,996</b>	<b>9,018</b>	<b>2.4</b>
COMP		91,214	94,452	3,238	3.5 %
COLL		174,200	174,554	354	0.2
RTS		3,222	3,222	0	0.0
AE		7,124	7,475	351	4.9
<b>PhysDam T</b>		<b>275,760</b>	<b>279,703</b>	<b>3,943</b>	<b>1.4</b>
<b>All Rev G</b>		<b>658,738</b>	<b>671,700</b>	<b>12,961</b>	<b>2.0 %</b>

### Auto-Owners Insurance Company - A+ Total

Coverage		Pres Prem	Prop Prem	Prem Diff	Chg Pct
BI		1,678,652	1,750,305	71,653	4.3 %
PD		1,270,444	1,283,949	13,505	1.1
MP		249,999	249,545	-454	-0.2
DI		19,308	19,538	230	1.2
UM		197,682	197,886	204	0.1
UIM		228,512	228,096	-416	-0.2
UMPD		201,757	192,420	-9,337	-4.6
<b>Liability GT</b>		<b>3,846,354</b>	<b>3,921,739</b>	<b>75,385</b>	<b>2.0</b>
COMP		968,831	999,061	30,229	3.1 %
COLL		1,780,846	1,781,670	824	0.0
RTS		39,228	39,153	-75	-0.2
AE		80,111	83,880	3,769	4.7
<b>PhysDam T</b>		<b>2,869,017</b>	<b>2,903,764</b>	<b>34,747</b>	<b>1.2</b>
<b>All Rev G</b>		<b>6,715,371</b>	<b>6,825,502</b>	<b>110,131</b>	<b>1.6 %</b>

# Rate Sim Summary

Arkansas  
06/22/2012 - After RC

Auto-Owners Insurance Company - All Plans Combined

Coverage		Pres Prem	Prop Prem	Prem Diff	Chg Pct
BI		2,522,419	2,632,167	109,748	4.4 %
PD		1,889,327	1,911,362	22,035	1.2
MP		357,113	356,589	-524	-0.1
DI		27,024	27,382	358	1.3
UM		278,338	278,846	509	0.2
UIM		327,636	328,421	785	0.2
UMPD		289,371	276,104	-13,267	-4.6
<b>Liability GT</b>		<b>5,691,228</b>	<b>5,810,871</b>	<b>119,643</b>	<b>2.1</b>
COMP		1,398,839	1,439,431	40,592	2.9 %
COLL		2,589,802	2,590,604	802	0.0
RTS		55,204	55,103	-101	-0.2
AE		110,952	116,232	5,280	4.8
<b>PhysDam T</b>		<b>4,154,797</b>	<b>4,201,370</b>	<b>46,573</b>	<b>1.1</b>
<b>All Rev G</b>		<b>9,846,025</b>	<b>10,012,241</b>	<b>166,216</b>	<b>1.7 %</b>

**Expense Exhibit - Private Passenger Auto  
Auto-Owners Insurance Company  
Arkansas**

**Total Liability - Gross - Standard Total**

	12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010		12 MTD Ending 12 / 2011	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>										
Written Premium	408,452		601,740		771,396		1,012,635		1,253,931	
Earned Premium	299,101	100.0	517,457	100.0	689,292	100.0	905,671	100.0	1,151,916	100.0
Incurred Amount	156,245	52.2	84,395	16.3	416,615	60.4	604,600	66.8	791,903	68.7
Allocated LAE	25,924	8.7	27,913	5.4	73,276	10.6	17,480	1.9	43,017	3.7
Unallocated LAE (1)	30,020	10.0	46,227	8.9	-25,421	-3.7	49,252	5.4	83,056	7.2
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>212,190</u>	<u>70.9</u>	<u>158,535</u>	<u>30.6</u>	<u>464,470</u>	<u>67.3</u>	<u>671,331</u>	<u>74.1</u>	<u>917,976</u>	<u>79.6</u>
 <u>Expenses Incurred</u>										
Contingent Commission *	7,835	1.9	8,462	1.4	7,135	0.9	4,241	0.4	10,840	0.9
Commission and Brokerage *	58,319	14.3	78,659	13.1	111,053	14.4	146,608	14.5	182,919	14.6
Other Acquisitions (2)	12,700	4.2	19,462	3.8	31,385	4.6	42,379	4.7	47,855	4.2
General Expenses (2)	3,170	1.1	4,317	0.8	7,108	1.0	10,233	1.1	11,527	1.0
Tax, License, and Fees *	13,732	3.4	19,195	3.2	23,788	3.1	29,656	2.9	40,720	3.2
<u>Total Expenses</u>	<u>95,755</u>	<u>24.9</u>	<u>130,095</u>	<u>22.3</u>	<u>180,470</u>	<u>24.0</u>	<u>233,117</u>	<u>23.6</u>	<u>293,862</u>	<u>23.9</u>
<u>Total Losses and Expenses</u>	<u>307,945</u>	<u>95.8</u>	<u>288,630</u>	<u>52.9</u>	<u>644,940</u>	<u>91.3</u>	<u>904,448</u>	<u>97.7</u>	<u>1,211,838</u>	<u>103.5</u>

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>				
Written Premium	3,037,963		4,048,154	
Earned Premium	2,746,879	100.0	3,563,436	100.0
Incurred Amount	1,813,118	66.0	2,053,758	57.6
Allocated LAE	133,773	4.9	187,610	5.3
Unallocated LAE (1)	106,887	3.9	183,135	5.1
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>2,053,778</u>	<u>74.8</u>	<u>2,424,503</u>	<u>68.0</u>
 <u>Expenses Incurred</u>				
Contingent Commission *	22,217	0.7	38,514	1.0
Commission and Brokerage *	440,581	14.5	577,559	14.3
Other Acquisitions (2)	121,619	4.4	153,781	4.3
General Expenses (2)	28,868	1.1	36,355	1.0
Tax, License, and Fees *	94,164	3.1	127,090	3.1
<u>Total Expenses</u>	<u>707,448</u>	<u>23.8</u>	<u>933,299</u>	<u>23.7</u>
<u>Total Losses and Expenses</u>	<u>2,761,226</u>	<u>98.6</u>	<u>3,357,801</u>	<u>91.7</u>

\* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

**Expense Exhibit - Private Passenger Auto  
Auto-Owners Insurance Company  
Arkansas**

**Total Physical Damage - Standard Total**

	12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010		12 MTD Ending 12 / 2011	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>										
Written Premium	269,367		396,805		544,758		749,044		927,813	
Earned Premium	198,361	100.0	340,434	100.0	469,931	100.0	659,493	100.0	860,211	100.0
Incurred Amount	129,606	65.3	125,786	36.9	309,661	65.9	412,235	62.5	551,880	64.2
Allocated LAE	15,592	7.9	20,198	5.9	28,261	6.0	11,490	1.7	14,309	1.7
Unallocated LAE (1)	9,547	4.8	15,037	4.4	21,706	4.6	34,436	5.2	47,409	5.5
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>154,745</u>	<u>78.0</u>	<u>161,021</u>	<u>47.2</u>	<u>359,629</u>	<u>76.5</u>	<u>458,161</u>	<u>69.4</u>	<u>613,597</u>	<u>71.4</u>
<u>Expenses Incurred</u>										
Contingent Commission *	5,079	1.9	5,500	1.4	5,425	1.0	3,293	0.4	7,913	0.9
Commission and Brokerage *	38,437	14.3	54,387	13.7	78,336	14.4	108,709	14.5	135,388	14.6
Other Acquisitions (2)	8,296	4.2	13,055	3.8	20,524	4.4	29,220	4.4	33,000	3.8
General Expenses (2)	2,055	1.0	2,915	0.9	4,698	1.0	7,154	1.1	8,087	0.9
Tax, License, and Fees *	8,902	3.3	12,167	3.1	17,139	3.1	21,759	2.9	29,015	3.1
<u>Total Expenses</u>	<u>62,769</u>	<u>24.7</u>	<u>88,024</u>	<u>22.9</u>	<u>126,123</u>	<u>23.9</u>	<u>170,135</u>	<u>23.3</u>	<u>213,403</u>	<u>23.3</u>
Total Losses and Expenses	217,514	102.7	249,045	70.1	485,752	100.4	628,296	92.7	827,000	94.7

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>				
Written Premium	2,221,615		2,887,787	
Earned Premium	1,989,635	100.0	2,528,430	100.0
Incurred Amount	1,273,776	64.0	1,529,168	60.5
Allocated LAE	54,060	2.7	89,850	3.6
Unallocated LAE (1)	103,551	5.2	128,135	5.1
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>1,431,387</u>	<u>71.9</u>	<u>1,747,153</u>	<u>69.1</u>
<u>Expenses Incurred</u>				
Contingent Commission *	16,632	0.7	27,210	0.9
Commission and Brokerage *	322,433	14.5	415,256	14.4
Other Acquisitions (2)	82,745	4.2	104,095	4.1
General Expenses (2)	19,939	1.0	24,910	1.0
Tax, License, and Fees *	67,913	3.1	88,982	3.1
<u>Total Expenses</u>	<u>509,661</u>	<u>23.5</u>	<u>660,454</u>	<u>23.5</u>
Total Losses and Expenses	1,941,048	95.4	2,407,607	92.6

\* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded



**Expense Exhibit - Private Passenger Auto  
Auto-Owners Insurance Company  
Arkansas**

**Total Liability - Gross - Premier Total**

	12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010		12 MTD Ending 12 / 2011	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>										
Written Premium	133,355		186,756		220,592		274,539		333,670	
Earned Premium	88,157	100.0	172,791	100.0	210,022	100.0	243,494	100.0	301,582	100.0
Incurred Amount	31,447	35.7	118,355	68.5	192,238	91.5	165,990	68.2	163,879	54.3
Allocated LAE	5,926	6.7	10,043	5.8	19,476	9.3	22,343	9.2	-6,143	-2.0
Unallocated LAE (1)	8,848	10.0	15,436	8.9	-7,745	-3.7	13,242	5.4	21,745	7.2
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>46,221</u>	<u>52.4</u>	<u>143,834</u>	<u>83.2</u>	<u>203,969</u>	<u>97.1</u>	<u>201,575</u>	<u>82.8</u>	<u>179,481</u>	<u>59.5</u>
 <u>Expenses Incurred</u>										
Contingent Commission *	2,873	2.2	2,223	1.2	1,798	0.8	1,085	0.4	3,000	0.9
Commission and Brokerage *	16,612	12.5	23,372	12.5	27,483	12.5	37,213	13.6	48,971	14.7
Other Acquisitions (2)	3,743	4.2	6,499	3.8	9,563	4.6	11,394	4.7	12,529	4.2
General Expenses (2)	934	1.1	1,442	0.8	2,166	1.0	2,751	1.1	3,018	1.0
Tax, License, and Fees *	3,673	2.8	4,569	2.4	6,744	3.1	7,958	2.9	8,398	2.5
<u>Total Expenses</u>	<u>27,836</u>	<u>22.8</u>	<u>38,104</u>	<u>20.7</u>	<u>47,754</u>	<u>22.0</u>	<u>60,401</u>	<u>22.7</u>	<u>75,915</u>	<u>23.3</u>
<u>Total Losses and Expenses</u>	<u>74,057</u>	<u>75.2</u>	<u>181,938</u>	<u>103.9</u>	<u>251,723</u>	<u>119.1</u>	<u>261,976</u>	<u>105.5</u>	<u>255,396</u>	<u>82.8</u>

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>				
Written Premium	828,802		1,148,913	
Earned Premium	755,098	100.0	1,016,046	100.0
Incurred Amount	522,108	69.1	671,910	66.1
Allocated LAE	35,677	4.7	51,646	5.1
Unallocated LAE (1)	27,241	3.6	51,526	5.1
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>585,026</u>	<u>77.5</u>	<u>775,081</u>	<u>76.3</u>
 <u>Expenses Incurred</u>				
Contingent Commission *	5,883	0.7	10,979	1.0
Commission and Brokerage *	113,667	13.7	153,650	13.4
Other Acquisitions (2)	33,485	4.4	43,727	4.3
General Expenses (2)	7,935	1.1	10,311	1.0
Tax, License, and Fees *	23,100	2.8	31,342	2.7
<u>Total Expenses</u>	<u>184,070</u>	<u>22.7</u>	<u>250,009</u>	<u>22.4</u>
<u>Total Losses and Expenses</u>	<u>769,095</u>	<u>100.2</u>	<u>1,025,090</u>	<u>98.7</u>

\* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

**Expense Exhibit - Private Passenger Auto  
Auto-Owners Insurance Company  
Arkansas**

**Total Physical Damage - Premier Total**

	12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010		12 MTD Ending 12 / 2011	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>										
Written Premium	93,842		146,340		168,102		221,347		265,288	
Earned Premium	60,294	100.0	132,803	100.0	160,680	100.0	192,085	100.0	241,654	100.0
Incurred Amount	31,353	52.0	98,062	73.8	182,360	113.5	130,395	67.9	307,604	127.3
Allocated LAE	2,127	3.5	7,362	5.5	7,038	4.4	1,483	0.8	4,436	1.8
Unallocated LAE (1)	2,902	4.8	5,866	4.4	7,422	4.6	10,030	5.2	13,318	5.5
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>36,382</u>	<u>60.3</u>	<u>111,290</u>	<u>83.7</u>	<u>196,820</u>	<u>122.5</u>	<u>141,908</u>	<u>73.9</u>	<u>325,359</u>	<u>134.6</u>
 <u>Expenses Incurred</u>										
Contingent Commission *	1,972	2.1	1,702	1.2	1,288	0.8	877	0.4	2,369	0.9
Commission and Brokerage *	11,605	12.4	18,321	12.5	20,999	12.5	29,979	13.5	38,969	14.7
Other Acquisitions (2)	2,522	4.2	5,093	3.8	7,018	4.4	8,511	4.4	9,270	3.8
General Expenses (2)	625	1.0	1,137	0.9	1,606	1.0	2,084	1.1	2,272	0.9
Tax, License, and Fees *	2,663	2.8	3,683	2.5	5,427	3.2	6,950	3.1	6,727	2.5
<u>Total Expenses</u>	<u>19,387</u>	<u>22.5</u>	<u>29,937</u>	<u>20.9</u>	<u>36,338</u>	<u>21.9</u>	<u>48,400</u>	<u>22.5</u>	<u>59,607</u>	<u>22.8</u>
Total Losses and Expenses	55,769	82.8	141,226	104.6	233,158	144.4	190,308	96.4	384,965	157.4

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>				
Written Premium	654,737		894,919	
Earned Premium	594,419	100.0	787,516	100.0
Incurred Amount	620,359	104.4	749,774	95.2
Allocated LAE	12,957	2.2	22,446	2.9
Unallocated LAE (1)	30,770	5.2	39,538	5.0
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>664,087</u>	<u>111.7</u>	<u>811,758</u>	<u>103.1</u>
 <u>Expenses Incurred</u>				
Contingent Commission *	4,533	0.7	8,207	0.9
Commission and Brokerage *	89,946	13.7	119,873	13.4
Other Acquisitions (2)	24,799	4.2	32,413	4.1
General Expenses (2)	5,962	1.0	7,724	1.0
Tax, License, and Fees *	19,104	2.9	25,450	2.8
<u>Total Expenses</u>	<u>144,344</u>	<u>22.5</u>	<u>193,668</u>	<u>22.2</u>
Total Losses and Expenses	808,431	134.2	1,005,426	125.3

\* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

**Expense Exhibit - Private Passenger Auto  
Auto-Owners Insurance Company  
Arkansas**

**Total Liability - Gross - A+ Total**

	12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010		12 MTD Ending 12 / 2011	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>										
Written Premium	899,176		1,328,283		1,917,822		2,740,210		3,404,061	
Earned Premium	703,422	100.0	1,156,421	100.0	1,664,982	100.0	2,368,793	100.0	3,175,240	100.0
Incurred Amount	578,978	82.3	646,997	55.9	1,102,230	66.2	2,118,104	89.4	2,243,551	70.7
Allocated LAE	67,073	9.5	79,438	6.9	181,116	10.9	80,307	3.4	186,715	5.9
Unallocated LAE (1)	70,601	10.0	103,310	8.9	-61,404	-3.7	128,819	5.4	228,943	7.2
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>716,652</u>	<u>101.8</u>	<u>829,745</u>	<u>71.7</u>	<u>1,221,942</u>	<u>73.4</u>	<u>2,327,230</u>	<u>98.2</u>	<u>2,659,209</u>	<u>83.8</u>
 <u>Expenses Incurred</u>										
Contingent Commission *	16,201	1.8	18,348	1.4	18,643	1.0	13,898	0.5	27,724	0.8
Commission and Brokerage *	113,609	12.6	166,129	12.5	237,956	12.4	371,250	13.5	500,080	14.7
Other Acquisitions (2)	29,867	4.2	43,495	3.8	75,811	4.6	110,843	4.7	131,911	4.2
General Expenses (2)	7,455	1.1	9,648	0.8	17,170	1.0	26,764	1.1	31,774	1.0
Tax, License, and Fees *	35,088	3.9	48,480	3.6	64,992	3.4	88,746	3.2	114,291	3.4
<u>Total Expenses</u>	<u>202,221</u>	<u>23.6</u>	<u>286,099</u>	<u>22.1</u>	<u>414,572</u>	<u>22.4</u>	<u>611,500</u>	<u>23.0</u>	<u>805,781</u>	<u>24.1</u>
<u>Total Losses and Expenses</u>	<u>918,872</u>	<u>125.4</u>	<u>1,115,843</u>	<u>93.8</u>	<u>1,636,514</u>	<u>95.8</u>	<u>2,938,730</u>	<u>121.2</u>	<u>3,464,990</u>	<u>107.9</u>

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>				
Written Premium	8,062,094		10,289,552	
Earned Premium	7,209,015	100.0	9,068,858	100.0
Incurred Amount	5,463,885	75.8	6,689,861	73.8
Allocated LAE	448,137	6.2	594,647	6.6
Unallocated LAE (1)	296,358	4.1	470,269	5.2
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>6,208,381</u>	<u>86.1</u>	<u>7,754,777</u>	<u>85.5</u>
 <u>Expenses Incurred</u>				
Contingent Commission *	60,265	0.7	94,813	0.9
Commission and Brokerage *	1,109,287	13.8	1,389,025	13.5
Other Acquisitions (2)	318,565	4.4	391,926	4.3
General Expenses (2)	75,708	1.1	92,810	1.0
Tax, License, and Fees *	268,030	3.3	351,597	3.4
<u>Total Expenses</u>	<u>1,831,853</u>	<u>23.3</u>	<u>2,320,173</u>	<u>23.1</u>
<u>Total Losses and Expenses</u>	<u>8,040,234</u>	<u>109.4</u>	<u>10,074,950</u>	<u>108.6</u>

\* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

**Expense Exhibit - Private Passenger Auto  
Auto-Owners Insurance Company  
Arkansas**

**Total Physical Damage - A+ Total**

	12 MTD Ending 12 / 2007		12 MTD Ending 12 / 2008		12 MTD Ending 12 / 2009		12 MTD Ending 12 / 2010		12 MTD Ending 12 / 2011	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>										
Written Premium	657,603		995,246		1,457,759		2,207,378		2,730,124	
Earned Premium	503,187	100.0	867,231	100.0	1,254,959	100.0	1,871,464	100.0	2,567,055	100.0
Incurred Amount	359,097	71.4	508,704	58.7	930,547	74.1	1,307,080	69.8	2,047,649	79.8
Allocated LAE	38,307	7.6	57,561	6.6	56,187	4.5	32,215	1.7	41,307	1.6
Unallocated LAE (1)	24,219	4.8	38,305	4.4	57,966	4.6	97,721	5.2	141,478	5.5
Involuntary Assessments	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<u>Total Losses</u>	<u>421,623</u>	<u>83.8</u>	<u>604,570</u>	<u>69.7</u>	<u>1,044,701</u>	<u>83.2</u>	<u>1,437,017</u>	<u>76.7</u>	<u>2,230,434</u>	<u>86.9</u>
 <u>Expenses Incurred</u>										
Contingent Commission *	12,207	1.9	13,400	1.3	14,096	1.0	11,760	0.5	22,207	0.8
Commission and Brokerage *	83,124	12.6	124,580	12.5	180,477	12.4	298,959	13.5	400,484	14.7
Other Acquisitions (2)	21,045	4.2	33,256	3.8	54,810	4.4	82,920	4.4	98,479	3.8
General Expenses (2)	5,214	1.0	7,426	0.9	12,546	1.0	20,301	1.1	24,134	0.9
Tax, License, and Fees *	24,670	3.8	34,362	3.5	48,581	3.3	68,270	3.1	90,325	3.3
<u>Total Expenses</u>	<u>146,259</u>	<u>23.5</u>	<u>213,024</u>	<u>22.0</u>	<u>310,510</u>	<u>22.1</u>	<u>482,209</u>	<u>22.6</u>	<u>635,629</u>	<u>23.5</u>
<u>Total Losses and Expenses</u>	<u>567,883</u>	<u>107.3</u>	<u>817,594</u>	<u>91.7</u>	<u>1,355,211</u>	<u>105.3</u>	<u>1,919,226</u>	<u>99.3</u>	<u>2,866,063</u>	<u>110.4</u>

	3 Year Total		5 Year Total	
	<u>Amount</u>	<u>Ratio</u>	<u>Amount</u>	<u>Ratio</u>
<u>Loss Experience</u>				
Written Premium	6,395,262		8,048,110	
Earned Premium	5,693,478	100.0	7,063,896	100.0
Incurred Amount	4,285,277	75.3	5,153,078	72.9
Allocated LAE	129,710	2.3	225,578	3.2
Unallocated LAE (1)	297,165	5.2	359,689	5.1
Involuntary Assessments	0	0.0	0	0.0
<u>Total Losses</u>	<u>4,712,152</u>	<u>82.8</u>	<u>5,738,345</u>	<u>81.2</u>
 <u>Expenses Incurred</u>				
Contingent Commission *	48,062	0.8	73,669	0.9
Commission and Brokerage *	879,920	13.8	1,087,624	13.5
Other Acquisitions (2)	236,209	4.2	290,510	4.1
General Expenses (2)	56,982	1.0	69,621	1.0
Tax, License, and Fees *	207,176	3.2	266,208	3.3
<u>Total Expenses</u>	<u>1,428,349</u>	<u>23.0</u>	<u>1,787,632</u>	<u>22.8</u>
<u>Total Losses and Expenses</u>	<u>6,140,501</u>	<u>105.8</u>	<u>7,525,978</u>	<u>104.0</u>

\* - Ratios Calculated to Written Premium (1)Uses Companywide Info (2)Uses AO Group Info # - Uses Combined Coverage Info

+ - FIGA Excluded @ - Guaranty Fund Expenses Excluded

# Auto-Owners Insurance Group

## Arkansas Private Passenger Auto - All Plans Combined Experience Summary

### Indicated and Proposed Changes Based on 3 Years Experience\*, Twelve month period ending December of 2011

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	12/2009	12/2010	12/2011			
Bodily Injury	2,347,368	58.0	80.6	91.6	81.6	9.2	4.4
Property Damage	1,762,105	73.0	73.8	78.9	76.1	1.9	1.2
Medical Payments	332,617	73.4	80.2	70.5	74.0	-1.0	-0.1
Disability Income	25,119	17.9	95.1	53.4	59.1	-20.9	1.3
Uninsured Motorist	258,540	74.3	83.8	59.2	72.9	-2.4	0.2
Underinsured Motorist	304,410	29.7	155.7	102.9	96.8	29.7	0.2
Uninsured Motorist Property Damage	267,323	125.0	48.1	26.7	65.7	-12.0	-4.6
Total Liability - Gross	5,297,483	66.3	81.1	81.7	78.8	5.5	2.1
Comprehensive	1,351,172	98.0	74.5	76.2	80.1	9.3	2.9
Collision	2,531,953	67.1	66.8	72.8	69.8	-4.8	0.0
Road Trouble Service	50,967	22.3	26.1	23.5	24.1	-67.1	-0.2
Additional Expense	105,091	105.4	110.3	112.9	109.6	49.6	4.8
Total Physical Damage	4,039,183	77.7	70.0	74.4	73.7	0.5	1.1
All Reviewable Coverages - Gross	9,336,666	71.2	76.3	78.5	76.6	3.4	1.7

Permissible Loss Ratios: Liability 74.7 , Physical Damage 73.3 , Total 74.1

Comprehensive and Collision have been adjusted for Model Year and Symbol Drift.

Losses have been projected 19 months to 07/19/2013.

Premiums have been projected 14 months to 02/15/2013.

An all coverages combined ULAE factor is being applied to losses.

The Loss Trend Credibility base for all coverages is 10,623 claims.

Large and Catastrophe losses are both factored

\* Years Experience for these coverages vary from the overall years experience

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Experience Summary

Experience  
Summary

Indicated and Proposed Changes  
Based on 3 Years Experience\*, Twelve month period ending December of 2011

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	12/2009	12/2010	12/2011			
Bodily Injury	580,332	53.0	84.6	121.8	96.9	29.5	4.5
Property Damage	424,622	80.4	73.9	84.3	80.4	7.5	1.4
Medical Payments	72,517	89.9	57.4	75.4	72.9	-2.5	-0.1
Disability Income	5,189	6.4	12.1	54.3	32.1	-57.1	1.7
Uninsured Motorist	54,572	115.4	43.7	51.2	70.1	-6.3	0.5
Underinsured Motorist	67,709	30.3	30.5	62.6	41.2	-45.0	1.6
Uninsured Motorist Property Damage	59,957	158.5	29.7	19.4	69.2	-7.5	-4.5
Total Liability - Gross	1,264,897	70.4	71.9	95.2	84.2	12.6	2.4
Comprehensive	303,635	69.1	71.5	72.7	71.6	-2.4	2.1
Collision	571,916	68.7	67.2	59.4	63.6	-13.3	-0.1
Road Trouble Service	10,804	18.4	15.9	26.7	20.3	-72.3	-0.2
Additional Expense	20,495	95.6	109.7	129.1	111.5	51.9	4.9
Total Physical Damage	906,850	68.9	69.0	65.1	66.9	-8.9	0.8
All Reviewable Coverages - Gross	2,171,747	69.7	70.7	82.6	77.0	3.6	1.7

Permissible Loss Ratios: Liability 74.8 , Physical Damage 73.4 , Total 74.3

Comprehensive and Collision have been adjusted for Model Year and Symbol Drift.

Losses have been projected 19 months to 07/19/2013.

Premiums have been projected 14 months to 02/15/2013.

An all coverages combined ULAE factor is being applied to losses.

The Loss Trend Credibility base for all coverages is 10,623 claims.

Large and Catastrophe losses are both factored

\* Years Experience for these coverages vary from the overall years experience

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - Premier Total Experience Summary

### Indicated and Proposed Changes Based on 3 Years Experience\*, Twelve month period ending December of 2011

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	12/2009	12/2010	12/2011			
Bodily Injury	156,050	82.2	25.6	75.6	61.9	-17.7	4.8
Property Damage	115,289	74.9	97.5	102.4	95.4	26.9	1.3
Medical Payments	20,508	91.7	37.3	73.1	66.1	-12.1	0.0
Disability Income	1,490	6.4	12.2	54.4	32.1	-57.3	1.4
Uninsured Motorist	16,085	10.1	20.6	48.5	26.4	-64.9	0.1
Underinsured Motorist	19,303	30.4	30.6	62.8	41.2	-45.2	-0.2
Uninsured Motorist Property Damage	16,620	190.8	27.2	33.6	83.8	11.5	-4.4
Total Liability - Gross	345,345	79.1	50.2	80.3	71.5	-5.0	2.4
Comprehensive	86,311	134.5	66.1	65.8	79.6	8.2	3.5
Collision	166,104	89.2	83.4	107.4	96.5	31.2	0.2
Road Trouble Service	2,868	17.5	28.6	10.1	18.7	-74.5	0.0
Additional Expense	6,473	100.8	106.6	96.0	101.1	37.4	4.9
Total Physical Damage	261,756	103.3	77.6	92.3	90.2	22.6	1.4
All Reviewable Coverages - Gross	607,101	89.5	62.0	85.5	79.6	6.9	2.0

Permissible Loss Ratios: Liability 75.2 , Physical Damage 73.6 , Total 74.4

Comprehensive and Collision have been adjusted for Model Year and Symbol Drift.

Losses have been projected 19 months to 07/19/2013.

Premiums have been projected 14 months to 02/15/2013.

An all coverages combined ULAE factor is being applied to losses.

The Loss Trend Credibility base for all coverages is 10,623 claims.

Large and Catastrophe losses are both factored

\* Years Experience for these coverages vary from the overall years experience

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Experience Summary

### Indicated and Proposed Changes Based on 3 Years Experience\*, Twelve month period ending December of 2011

Coverage	1 Year	Projected Loss Ratio			Weighted Projected Loss Ratio	Indicated Rate Level Change	Proposed Rate Level Change
	Projected Earned Premium	12/2009	12/2010	12/2011			
Bodily Injury	1,610,987	57.0	84.9	82.2	78.0	4.5	4.3
Property Damage	1,222,194	69.9	71.3	74.9	72.8	-2.4	1.1
Medical Payments	239,592	66.3	91.0	68.8	75.0	0.5	-0.2
Disability Income	18,439	22.4	126.0	53.1	68.8	-7.7	1.2
Uninsured Motorist	187,883	68.7	101.9	62.4	77.7	4.1	0.1
Underinsured Motorist	217,399	29.3	208.9	119.0	119.1	59.6	-0.2
Uninsured Motorist Property Damage	190,746	104.6	56.2	28.3	63.1	-15.5	-4.6
Total Liability - Gross	3,687,241	63.1	87.5	77.1	77.7	4.1	2.0
Comprehensive	961,226	103.8	76.3	78.3	82.8	13.1	3.1
Collision	1,793,933	63.9	65.1	73.9	69.2	-5.4	0.0
Road Trouble Service	37,295	24.1	29.0	23.6	25.6	-65.1	-0.2
Additional Expense	78,123	108.8	110.7	110.0	109.8	50.0	4.7
Total Physical Damage	2,870,577	77.7	69.6	75.7	74.3	1.5	1.2
All Reviewable Coverages - Gross	6,557,818	69.5	79.7	76.5	76.2	3.0	1.6

Permissible Loss Ratios: Liability 74.6 , Physical Damage 73.2 , Total 74.0

Comprehensive and Collision have been adjusted for Model Year and Symbol Drift.

Losses have been projected 19 months to 07/19/2013.

Premiums have been projected 14 months to 02/15/2013.

An all coverages combined ULAE factor is being applied to losses.

The Loss Trend Credibility base for all coverages is 10,623 claims.

Large and Catastrophe losses are both factored

\* Years Experience for these coverages vary from the overall years experience



# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

### Bodily Injury

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	371,687	475,119	580,332	
(b) Ultimate Losses and ALAE	181,895	371,321	653,220	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	187,006	381,755	671,575	
(e) Frequency Trend Factor	0.9287	0.9471	0.9659	
(f) Average Paid Trend Factor	1.1335	1.1113	1.0895	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	196,865	401,814	706,746	
(i) Projected loss Ratio	53	84.6	121.8	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				96.9 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				29.5 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

### Property Damage

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	269,501	349,672	424,622	
(b) Ultimate Losses and ALAE	198,024	239,712	337,399	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	203,589	246,448	346,880	
(e) Frequency Trend Factor	0.9832	0.9873	0.9914	
(f) Average Paid Trend Factor	1.0823	1.0614	1.0409	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	216,633	258,250	357,963	
(i) Projected loss Ratio	80.4	73.9	84.3	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				80.4 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				7.5 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

### Medical Payments

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	42,787	58,375	72,517	
(b) Ultimate Losses and ALAE	29,570	26,857	45,743	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	30,401	27,612	47,029	
(e) Frequency Trend Factor	1.0027	1.0219	1.0414	
(f) Average Paid Trend Factor	1.2623	1.1870	1.1162	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	38,478	33,492	54,671	
(i) Projected loss Ratio	89.9	57.4	75.4	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				72.9 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				-2.5 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d * e * f) + g$

(i)  $h / a * 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

### Disability Income

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	2,871	4,098	5,189	
(b) Ultimate Losses and ALAE	125	366	2,262	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	129	376	2,326	
(e) Frequency Trend Factor	0.9755	0.9861	0.9969	
(f) Average Paid Trend Factor	1.4710	1.3374	1.2159	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	184	496	2,819	
(i) Projected loss Ratio	6.4	12.1	54.3	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				32.1 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				-57.1 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

### Uninsured Motorist

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	33,140	43,972	54,572	
(b) Ultimate Losses and ALAE	31,108	15,924	23,587	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	31,982	16,371	24,250	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.2455	1.1742	1.1069	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	38,235	19,220	27,956	
(i) Projected loss Ratio	115.4	43.7	51.2	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				70.1 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				-6.3 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d * e * f) + g$

(i)  $h / a * 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

### Underinsured Motorist

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	42,039	55,127	67,709	
(b) Ultimate Losses and ALAE	10,377	13,945	35,769	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	10,669	14,337	36,774	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.2455	1.1742	1.1069	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	12,754	16,831	42,394	
(i) Projected loss Ratio	30.3	30.5	62.6	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				41.2 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				-45.0 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d * e * f) + g$

(i)  $h / a * 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

### Uninsured Motorist Property Damage

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	37,378	48,412	59,957	
(b) Ultimate Losses and ALAE	65,242	15,204	11,802	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	67,075	15,632	12,133	
(e) Frequency Trend Factor	0.9024	0.9305	0.9594	
(f) Average Paid Trend Factor	0.9786	0.9893	1.0000	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	59,238	14,389	11,641	
(i) Projected loss Ratio	158.5	29.7	19.4	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				69.2 %
Permissible Loss Ratio				74.8 %
Indicated Rate Change				-7.5 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

Data Ending	Comprehensive			Total
	Dec 2009	Dec 2010	Dec 2011	
(a) Projected Premium	187,354	250,830	303,635	
(b) Ultimate Losses and ALAE	100,860	146,961	190,064	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	103,695	151,090	195,404	
(e) Frequency Trend Factor	1.0632	1.0523	1.0414	
(f) Average Paid Trend Factor	1.1739	1.1284	1.0846	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	129,431	179,403	220,720	
(i) Projected loss Ratio	69.1	71.5	72.7	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				71.6 %
Permissible Loss Ratio				73.4 %
Indicated Rate Change				-2.4 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$



# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - Standard Total Coverage Experience

Data Ending	Collision			Total
	Dec 2009	Dec 2010	Dec 2011	
(a) Projected Premium	353,512	471,286	571,916	
(b) Ultimate Losses and ALAE	216,026	283,869	306,788	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	222,096	291,846	315,409	
(e) Frequency Trend Factor	0.9452	0.9523	0.9594	
(f) Average Paid Trend Factor	1.1569	1.1401	1.1234	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	242,861	316,840	339,963	
(i) Projected loss Ratio	68.7	67.2	59.4	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				63.6 %
Permissible Loss Ratio				73.4 %
Indicated Rate Change				-13.3 %

Exponential Loss Trends are Used  
 Losses have large losses factored  
 Losses have been projected 19 months to 07/19/2013.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d)  $b * c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h)  $(d * e * f) + g$
- (i)  $h / a * 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

### Road Trouble Service

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	6,359	8,594	10,804	
(b) Ultimate Losses and ALAE	1,083	1,252	2,632	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	1,113	1,287	2,706	
(e) Frequency Trend Factor	1.0143	1.0278	1.0414	
(f) Average Paid Trend Factor	1.0390	1.0313	1.0236	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	1,173	1,364	2,885	
(i) Projected loss Ratio	18.4	15.9	26.7	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				20.3 %
Permissible Loss Ratio				73.4 %
Indicated Rate Change				-72.3 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Standard Total

## Coverage Experience

Coverage  
Experience

Data Ending	Additional Expense			Total
	Dec 2009	Dec 2010	Dec 2011	
(a) Projected Premium	12,388	16,255	20,495	
(b) Ultimate Losses and ALAE	8,298	13,293	20,964	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	8,532	13,667	21,553	
(e) Frequency Trend Factor	1.0781	1.0596	1.0414	
(f) Average Paid Trend Factor	1.2873	1.2318	1.1787	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	11,840	17,838	26,458	
(i) Projected loss Ratio	95.6	109.7	129.1	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				111.5 %
Permissible Loss Ratio				73.4 %
Indicated Rate Change				51.9 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

### Bodily Injury

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	117,165	134,136	156,050	
(b) Ultimate Losses and ALAE	89,009	31,717	108,967	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	91,510	32,608	112,029	
(e) Frequency Trend Factor	0.9287	0.9471	0.9659	
(f) Average Paid Trend Factor	1.1335	1.1113	1.0895	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	96,334	34,322	117,896	
(i) Projected loss Ratio	82.2	25.6	75.6	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				61.9 %
Permissible Loss Ratio				75.2 %
Indicated Rate Change				-17.7 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

### Property Damage

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	86,082	98,172	115,289	
(b) Ultimate Losses and ALAE	58,931	88,833	111,298	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	60,587	91,330	114,425	
(e) Frequency Trend Factor	0.9832	0.9873	0.9914	
(f) Average Paid Trend Factor	1.0823	1.0614	1.0409	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	64,469	95,703	118,081	
(i) Projected loss Ratio	74.9	97.5	102.4	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				95.4 %
Permissible Loss Ratio				75.2 %
Indicated Rate Change				26.9 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

### Medical Payments

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	14,264	16,771	20,508	
(b) Ultimate Losses and ALAE	10,057	5,018	12,548	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	10,340	5,159	12,901	
(e) Frequency Trend Factor	1.0027	1.0219	1.0414	
(f) Average Paid Trend Factor	1.2623	1.1870	1.1162	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	13,087	6,258	14,997	
(i) Projected loss Ratio	91.7	37.3	73.1	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				66.1 %
Permissible Loss Ratio				75.2 %
Indicated Rate Change				-12.1 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d * e * f) + g$

(i)  $h / a * 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

### Disability Income

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	1,089	1,266	1,490	
(b) Ultimate Losses and ALAE	47	114	650	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	48	117	668	
(e) Frequency Trend Factor	0.9755	0.9861	0.9969	
(f) Average Paid Trend Factor	1.4710	1.3374	1.2159	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	69	155	810	
(i) Projected loss Ratio	6.4	12.2	54.4	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				32.1 %
Permissible Loss Ratio				75.2 %
Indicated Rate Change				-57.3 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

### Uninsured Motorist

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	12,231	13,819	16,085	
(b) Ultimate Losses and ALAE	1,008	2,354	6,585	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	1,036	2,420	6,770	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.2455	1.1742	1.1069	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	1,239	2,841	7,805	
(i) Projected loss Ratio	10.1	20.6	48.5	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				26.4 %
Permissible Loss Ratio				75.2 %
Indicated Rate Change				-64.9 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$



# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

### Underinsured Motorist

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	14,738	16,777	19,303	
(b) Ultimate Losses and ALAE	3,644	4,251	10,223	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	3,746	4,370	10,510	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.2455	1.1742	1.1069	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	4,479	5,131	12,116	
(i) Projected loss Ratio	30.4	30.6	62.8	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				41.2 %
Permissible Loss Ratio				75.2 %
Indicated Rate Change				-45.2 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d * e * f) + g$

(i)  $h / a * 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

### Uninsured Motorist Property Damage

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	13,006	14,529	16,620	
(b) Ultimate Losses and ALAE	27,334	4,170	5,653	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	28,102	4,287	5,812	
(e) Frequency Trend Factor	0.9024	0.9305	0.9594	
(f) Average Paid Trend Factor	0.9786	0.9893	1.0000	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	24,819	3,946	5,576	
(i) Projected loss Ratio	190.8	27.2	33.6	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				83.8 %
Permissible Loss Ratio				75.2 %
Indicated Rate Change				11.5 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

Data Ending	Comprehensive			Total
	Dec 2009	Dec 2010	Dec 2011	
(a) Projected Premium	63,605	74,206	86,311	
(b) Ultimate Losses and ALAE	66,673	40,178	48,900	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	68,547	41,307	50,274	
(e) Frequency Trend Factor	1.0632	1.0523	1.0414	
(f) Average Paid Trend Factor	1.1739	1.1284	1.0846	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	85,559	49,047	56,787	
(i) Projected loss Ratio	134.5	66.1	65.8	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				79.6 %
Permissible Loss Ratio				73.6 %
Indicated Rate Change				8.2 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d * e * f) + g$

(i)  $h / a * 100$

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - Premier Total Coverage Experience

Data Ending	Collision			Total
	Dec 2009	Dec 2010	Dec 2011	
(a) Projected Premium	125,500	142,384	166,104	
(b) Ultimate Losses and ALAE	99,553	106,336	160,971	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	102,350	109,324	165,494	
(e) Frequency Trend Factor	0.9452	0.9523	0.9594	
(f) Average Paid Trend Factor	1.1569	1.1401	1.1234	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	111,919	118,687	178,378	
(i) Projected loss Ratio	89.2	83.4	107.4	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				96.5 %
Permissible Loss Ratio				73.6 %
Indicated Rate Change				31.2 %

Exponential Loss Trends are Used  
Losses have large losses factored  
Losses have been projected 19 months to 07/19/2013.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d)  $b \times c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h)  $(d \times e \times f) + g$
- (i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

### Road Trouble Service

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	2,323	2,499	2,868	
(b) Ultimate Losses and ALAE	376	655	265	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	387	673	273	
(e) Frequency Trend Factor	1.0143	1.0278	1.0414	
(f) Average Paid Trend Factor	1.0390	1.0313	1.0236	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	408	714	291	
(i) Projected loss Ratio	17.5	28.6	10.1	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				18.7 %
Permissible Loss Ratio				73.6 %
Indicated Rate Change				-74.5 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$

# Auto-Owners Insurance Company

Arkansas Private Passenger Auto - Premier Total

## Coverage Experience

Coverage  
Experience

Data Ending	Additional Expense			Total
	Dec 2009	Dec 2010	Dec 2011	
(a) Projected Premium	4,750	5,341	6,473	
(b) Ultimate Losses and ALAE	3,355	4,244	4,922	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	3,449	4,363	5,060	
(e) Frequency Trend Factor	1.0781	1.0596	1.0414	
(f) Average Paid Trend Factor	1.2873	1.2318	1.1787	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	4,787	5,695	6,211	
(i) Projected loss Ratio	100.8	106.6	96	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				101.1 %
Permissible Loss Ratio				73.6 %
Indicated Rate Change				37.4 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d * e * f) + g$

(i)  $h / a * 100$

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

### Bodily Injury

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	916,156	1,279,777	1,610,987	
(b) Ultimate Losses and ALAE	482,506	1,003,660	1,224,571	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	496,064	1,031,863	1,258,981	
(e) Frequency Trend Factor	0.9287	0.9471	0.9659	
(f) Average Paid Trend Factor	1.1335	1.1113	1.0895	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	522,216	1,086,081	1,324,915	
(i) Projected loss Ratio	57	84.9	82.2	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				78.0 %
Permissible Loss Ratio				74.6 %
Indicated Rate Change				4.5 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d * e * f) + g$

(i)  $h / a * 100$

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

### Property Damage

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	696,232	974,968	1,222,194	
(b) Ultimate Losses and ALAE	444,582	645,509	862,541	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	457,075	663,648	886,778	
(e) Frequency Trend Factor	0.9832	0.9873	0.9914	
(f) Average Paid Trend Factor	1.0823	1.0614	1.0409	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	486,360	695,428	915,111	
(i) Projected loss Ratio	69.9	71.3	74.9	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				72.8 %
Permissible Loss Ratio				74.6 %
Indicated Rate Change				-2.4 %

Exponential Loss Trends are Used  
Losses have large losses factored  
Losses have been projected 19 months to 07/19/2013.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d)  $b * c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h)  $(d * e * f) + g$
- (i)  $h / a * 100$



# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

### Medical Payments

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	135,284	190,133	239,592	
(b) Ultimate Losses and ALAE	68,933	138,730	137,917	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	70,870	142,628	141,792	
(e) Frequency Trend Factor	1.0027	1.0219	1.0414	
(f) Average Paid Trend Factor	1.2623	1.1870	1.1162	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	89,697	173,005	164,832	
(i) Projected loss Ratio	66.3	91	68.8	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				75.0 %
Permissible Loss Ratio				74.6 %
Indicated Rate Change				0.5 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b * c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d * e * f) + g$

(i)  $h / a * 100$

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

### Disability Income

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	9,920	14,422	18,439	
(b) Ultimate Losses and ALAE	1,508	13,402	7,860	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	1,550	13,779	8,081	
(e) Frequency Trend Factor	0.9755	0.9861	0.9969	
(f) Average Paid Trend Factor	1.4710	1.3374	1.2159	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	2,225	18,171	9,794	
(i) Projected loss Ratio	22.4	126	53.1	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				68.8 %
Permissible Loss Ratio				74.6 %
Indicated Rate Change				-7.7 %

Exponential Loss Trends are Used  
Losses have large losses factored  
Losses have been projected 19 months to 07/19/2013.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d)  $b * c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h)  $(d * e * f) + g$
- (i)  $h / a * 100$

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

### Uninsured Motorist

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	103,110	145,804	187,883	
(b) Ultimate Losses and ALAE	57,615	123,126	98,931	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	59,234	126,586	101,711	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.2455	1.1742	1.1069	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	70,815	148,608	117,255	
(i) Projected loss Ratio	68.7	101.9	62.4	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				77.7 %
Permissible Loss Ratio				74.6 %
Indicated Rate Change				4.1 %

Exponential Loss Trends are Used  
Losses have large losses factored  
Losses have been projected 19 months to 07/19/2013.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d)  $b * c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h)  $(d * e * f) + g$
- (i)  $h / a * 100$

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

### Underinsured Motorist

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	118,546	169,033	217,399	
(b) Ultimate Losses and ALAE	28,296	292,594	218,295	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	29,091	300,816	224,429	
(e) Frequency Trend Factor	0.9598	0.9998	1.0414	
(f) Average Paid Trend Factor	1.2455	1.1742	1.1069	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	34,779	353,149	258,727	
(i) Projected loss Ratio	29.3	208.9	119	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				119.1 %
Permissible Loss Ratio				74.6 %
Indicated Rate Change				59.6 %

Exponential Loss Trends are Used  
 Losses have large losses factored  
 Losses have been projected 19 months to 07/19/2013.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d)  $b * c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h)  $(d * e * f) + g$
- (i)  $h / a * 100$

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

Uninsured Motorist Property Damage				
Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	103,571	147,326	190,746	
(b) Ultimate Losses and ALAE	119,353	87,520	54,772	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	122,706	89,979	56,311	
(e) Frequency Trend Factor	0.9024	0.9305	0.9594	
(f) Average Paid Trend Factor	0.9786	0.9893	1.0000	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	108,369	82,825	54,026	
(i) Projected loss Ratio	104.6	56.2	28.3	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				63.1 %
Permissible Loss Ratio				74.6 %
Indicated Rate Change				-15.5 %

Exponential Loss Trends are Used  
Losses have large losses factored  
Losses have been projected 19 months to 07/19/2013.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d)  $b \times c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h)  $(d \times e \times f) + g$
- (i)  $h / a \times 100$

Auto-Owners Insurance Company

Arkansas Private Passenger Auto - A+ Total  
Coverage Experience

Data Ending	Comprehensive			Total
	Dec 2009	Dec 2010	Dec 2011	
(a) Projected Premium	527,737	756,807	961,226	
(b) Ultimate Losses and ALAE	427,041	473,272	647,844	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	439,041	486,571	666,048	
(e) Frequency Trend Factor	1.0632	1.0523	1.0414	
(f) Average Paid Trend Factor	1.1739	1.1284	1.0846	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	548,007	577,752	752,339	
(i) Projected loss Ratio	103.8	76.3	78.3	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				82.8 %
Permissible Loss Ratio				73.2 %
Indicated Rate Change				13.1 %

Exponential Loss Trends are Used  
Losses have large losses factored  
Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit  
(b) See Ultimate Loss Exhibit  
(c) See ULAE Factor Calculation  
(d)  $b \times c$   
(e), (f) See Loss Trend Development Exhibit  
(g) From Accounting  
(h)  $(d \times e \times f) + g$   
(i)  $h / a \times 100$

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

Data Ending	Collision			Total
	Dec 2009	Dec 2010	Dec 2011	
(a) Projected Premium	1,019,697	1,435,422	1,793,933	
(b) Ultimate Losses and ALAE	579,328	836,793	1,195,873	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	595,607	860,307	1,229,477	
(e) Frequency Trend Factor	0.9452	0.9523	0.9594	
(f) Average Paid Trend Factor	1.1569	1.1401	1.1234	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	651,292	933,986	1,325,191	
(i) Projected loss Ratio	63.9	65.1	73.9	
Accident Year Weights	0.200	0.300	0.500	
Weighted Projected Loss Ratio				69.2 %
Permissible Loss Ratio				73.2 %
Indicated Rate Change				-5.4 %

Exponential Loss Trends are Used  
 Losses have large losses factored  
 Losses have been projected 19 months to 07/19/2013.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d)  $b \times c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h)  $(d \times e \times f) + g$
- (i)  $h / a \times 100$

# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

### Road Trouble Service

Data Ending	Dec 2009	Dec 2010	Dec 2011	Total
(a) Projected Premium	19,780	28,789	37,295	
(b) Ultimate Losses and ALAE	4,396	7,654	8,043	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	4,520	7,869	8,269	
(e) Frequency Trend Factor	1.0143	1.0278	1.0414	
(f) Average Paid Trend Factor	1.0390	1.0313	1.0236	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	4,763	8,341	8,815	
(i) Projected loss Ratio	24.1	29	23.6	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				25.6 %
Permissible Loss Ratio				73.2 %
Indicated Rate Change				-65.1 %

Exponential Loss Trends are Used

Losses have large losses factored

Losses have been projected 19 months to 07/19/2013.

(a) See Current Level Premium Exhibit

(b) See Ultimate Loss Exhibit

(c) See ULAE Factor Calculation

(d)  $b \times c$

(e), (f) See Loss Trend Development Exhibit

(g) From Accounting

(h)  $(d \times e \times f) + g$

(i)  $h / a \times 100$



# Auto-Owners Insurance Company

## Arkansas Private Passenger Auto - A+ Total Coverage Experience

Data Ending	Additional Expense			Total
	Dec 2009	Dec 2010	Dec 2011	
(a) Projected Premium	41,867	60,670	78,123	
(b) Ultimate Losses and ALAE	31,914	50,054	68,098	
(c) ULAE Factor	1.0281	1.0281	1.0281	
(d) Ultimate Losses and LAE	32,811	51,461	70,012	
(e) Frequency Trend Factor	1.0781	1.0596	1.0414	
(f) Average Paid Trend Factor	1.2873	1.2318	1.1787	
(g) Involuntary Assessments	0	0	0	
(h) Trended Incurred Losses and LAE	45,536	67,168	85,944	
(i) Projected loss Ratio	108.8	110.7	110	
Accident Year Weights	0.333	0.333	0.333	
Weighted Projected Loss Ratio				109.8 %
Permissible Loss Ratio				73.2 %
Indicated Rate Change				50.0 %

Exponential Loss Trends are Used  
 Losses have large losses factored  
 Losses have been projected 19 months to 07/19/2013.

- (a) See Current Level Premium Exhibit
- (b) See Ultimate Loss Exhibit
- (c) See ULAE Factor Calculation
- (d)  $b * c$
- (e), (f) See Loss Trend Development Exhibit
- (g) From Accounting
- (h)  $(d * e * f) + g$
- (i)  $h / a * 100$